



State of New Jersey  
DEPARTMENT OF STATE  
NEW JERSEY STATE PLANNING COMMISSION  
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## Plan Endorsement Resources at a Glance (with Links) - June 2020

\* Denotes program that offers points or preferences to municipalities that receive Plan Endorsement or have Designated Centers, Cores or Nodes. Also, "Smart Growth Areas" are defined as PA 1, 2, Centers, Cores or Nodes. Please check with the agency for more details.

### LAND USE PLANNING & MUNICIPAL SUPPORT

\* **NJ OPA Office for Planning Advocacy:** Lead agency for Plan Endorsement, facilitates and assists with all aspects of the process. Coordinated planning assistance, review and advice from relevant State Agencies including master plan review and updates, infrastructure improvement, development regulations, design standards, and resource protection  
<https://nj.gov/state/planning/> <https://nj.gov/state/planning/plan-endorsement.shtml> 609.292.7156

\* **NJ DCA Local Planning Services (LPS)** - Works with communities to achieve local land use and planning goals. As part of DCA's commitment to provide technical assistance to municipalities, the program offers comprehensive planning services at no-cost to local governments. <https://www.nj.gov/dca/divisions/lps/>

- **Master Plans and Redevelopment Plans:** Assist municipalities in the development and re-examination of Master Plans, especially circulation plans, affordable housing and designated areas in need of redevelopment and rehab.
- **Land Use and Mapping:** Review existing studies and plans, analyze census and other demographic data, create GIS maps, facilitate public focus group meetings, draft land use ordinances, and propose recommendations.
- **Economic Development Plans & Special Projects:** Analyze municipal demographic trends including housing conditions, characteristics of residents, neighborhood assets, property values and employment data to create a plan that promotes economic development in the municipality and assist to implement special municipal projects.

DCA Resources <https://nj.gov/dca/publications/pdf/dcagrantsandresourcesbook.pdf>

### NJ Community Asset Map

<https://nidca.maps.arcgis.com/apps/webappviewer/index.html?id=96ec274c50a34890b23263f101e4ad9b>

NJ DEP - Department of Environmental Protection grants & loans <https://www.state.nj.us/dep/grantandloanprograms/>  
PCER Permit Coordination & Environmental Review Readiness Checklist <https://www.nj.gov/dep/pcer/introchecklist.htm>

### NJ SADC - State Agriculture Development Committee

\* **Municipal and County Planning Incentive Grants (PIGs)** to help purchase development easements to permanently preserve large blocks of reasonably contiguous farmland in county Agricultural Development Areas (ADAs). Farmland Preservation/Agricultural Retention Plans given presumption of validity, and towns enjoy expedited review for PIG grants. <https://www.nj.gov/agriculture/sadc/farmpreserve/programs/>

\* **Transfer of Development Rights Program State TDR Bank** - Cost-share grants and technical assistance to help municipalities conduct planning for creation and adoption of TDR program where TDR receiving areas are proposed in smart growth areas. For established TDR programs, matching funds to assist municipalities or counties purchase development potential. <https://www.nj.gov/agriculture/sadc/tdr/>

\* **State Farmland Preservation Program** - The SADC provides matching grants to fund 60-80 percent of the cost to purchase the development rights on approved farms. The county, municipality, or both, typically fund the difference. <https://www.nj.gov/agriculture/sadc/farmpreserve/programs/>

**USDA Department of Agriculture** - Rural Development grant program <https://www.rd.usda.gov/programs-services>  
Rural Development Program Matrix [https://www.rd.usda.gov/files/RD\\_ProgramMatrix.pdf](https://www.rd.usda.gov/files/RD_ProgramMatrix.pdf)

**ANJEC** (Assoc of NJ Environmental Commissions) - Natural Resource Inventory support [www.ANJEC.org](http://www.ANJEC.org) (973) 539-7547 -  
Sample ordinances, Seminars/workshops, Library of municipal resources, Environmental Commission grants.

**Center for Creative Land Recycling** - NJ Agency Resource Guide <https://www.cclr.org/state-resources/new-jersey#state>

**NJ Future** - Tech Assist/Grants; 16 W Lafayette St, Trenton, NJ 08608 · <https://www.njfuture.org/> 609.393.0008

**NJ Highlands Council** - Planning grants and technical assistance for municipalities and counties in the NJ Highlands Region <http://www.nj.gov/njhighlands/> 908-879.6737

Grant Programs: [www.nj.gov/njhighlands/grantprograms](http://www.nj.gov/njhighlands/grantprograms) Plan Conformance [www.nj.gov/njhighlands/planconformance](http://www.nj.gov/njhighlands/planconformance)

Highlands Centers: [www.nj.gov/njhighlands/planconformance/guidelines/centers.html](http://www.nj.gov/njhighlands/planconformance/guidelines/centers.html)

Redevelopment Areas [www.nj.gov/njhighlands/master/amendments/redev/highlands\\_redev\\_procedures.pdf](http://www.nj.gov/njhighlands/master/amendments/redev/highlands_redev_procedures.pdf)

**Sustainable Jersey** - Certification program for municipalities with sample ordinances, Resiliency & Climate Action Planning <http://www.sustainablejersey.com/actions-certification/actions/> Webinars & Trainings; grants (ever changing) including for green projects in towns & schools, energy efficiency and others. [www.sustainablejersey.com](http://www.sustainablejersey.com) 609-771-2938

## RESILIENCY PLANNING

**NJ OEM Office of Emergency Management (within the NJ State Police)** NJ State Hazard Mitigation Plan:

Update your Hazard Mitigation Plan – including resiliency projects. If listed in this plan, it may be eligible for FEMA grants and other funding opportunities. <http://ready.nj.gov/mitigation/2019-mitigation-plan.shtml> Also, [State of NJ 2019 All Hazard Mitigation Planning Resources](#) for resiliency and mitigation.

**FEMA Federal Emergency Management** - Hazard Mitigation Grants, Disaster Relief (PWs), Community Flood Resiliency

Toolkit <https://www.fema.gov/media-library/assets/documents/129896> ; [www.ready.gov](http://www.ready.gov) ;

<https://training.fema.gov/emi.aspx> ; <https://www.fema.gov/hazard-mitigation-grant-program> ;

<https://www.fema.gov/welcome-assistance-firefighters-grant-program>

For info email: FEMA-R2-ExternalAffairs@fema.dhs.gov

Additional resources for developing a required **Resilience Plan**

- ✓ Climate change information <https://www.nj.gov/dep/climatechange/>
- ✓ **Science & Technical Advisory Panel (STAP)** Report <https://climatechange.rutgers.edu/resources/climate-change-and-new-jersey/nj-sea-level-rise-reports>
- ✓ Flood Resiliency <https://www.nj.gov/dep/floodresilience/>
- ✓ NJ FloodMapper & Coastal Hazard Profiler <http://www.njfloodmapper.org/> <http://www.njfloodmapper.org/profiler/>
- ✓ Getting to Resilience <http://www.prepareyourcommunitynj.org/>
- ✓ Restoration Explorer <https://coastalresilience.org/project/restoration-explorer/>
- ✓ Engineering with Nature <https://ewn.el.erd.c.dren.mil/atlas.html>
- ✓ Adaptation Tool Kit: Sea Level Rise & Coastal Land Use [https://www.georgetownclimatechange.org/files/report/Adaptation\\_Tool\\_Kit\\_SLR.pdf](https://www.georgetownclimatechange.org/files/report/Adaptation_Tool_Kit_SLR.pdf)
- ✓ Electric Vehicle Public Charging station grants <https://www.nj.gov/dep/grantandloanprograms/ages-evcharge.htm>
- ✓ **Sea Level Rise** viewer <https://coast.noaa.gov/slr/>
- ✓ **Blue Acres** (flood protection buy-outs) [https://www.state.nj.us/dep/greenacres/blue\\_flood\\_ac.html](https://www.state.nj.us/dep/greenacres/blue_flood_ac.html)
- ✓ **NOAA National Oceanic & Atmospheric Administration** <https://coast.noaa.gov/resilience-grant/>
- ✓ **Beach replenishment/** fact sheet/resource links <https://www.nj.gov/dep/dsr/trends/Beach%20Replenishment.pdf>

The **Community Rating System (CRS)** is an excellent tool for resiliency and reduces flood insurance premiums for residents. DEP is looking for shore communities to achieve at least a CRS level 5 or better <https://crsresources.org/>

For climate change, there should be a Climate Change Action Implementation Plan for reduction of impacts <https://www.nj.gov/dep/climatechange/resilience.html> which could be part of the Plan Implementation Agreement (PIA) – BPU incentives could be utilized to make progress here.

## HOUSING

**NJ HMFA Housing & Mortgage Finance Agency** - increasing the availability and accessibility of affordable housing throughout NJ. Financing programs support traditional affordable rental and for-sale housing developments, first-time and urban homebuyers, senior citizens, and residents with special needs. [www.nj-hmfa.com](http://www.nj-hmfa.com)

\* **NJ HMFA Low Income Housing Tax Credit Qualified Allocation Program** - The Qualified Allocation Plan (QAP) awards 2 points for projects that are "Ready to Grow". The project must be designated as Smart Growth or has water and sewer with one of 6 other criteria. <https://njhousing.gov/dca/hmfa/developers/credits/index.shtml>

\* **NJHMFA Down Payment Assistance Program** - Down payment and/or closing cost second mortgage loan assistance. Provides second mortgages to cover down payment and closing costs to families purchasing homes in Smart Growth areas. Borrowers are eligible to receive up to 4% of the first mortgage amount.

**US HUD Housing & Urban Development** - <https://www.hud.gov/sites/dfiles/Main/documents/HUDPrograms2018.pdf>

## TRANSPORTATION

**NJ Transit** – [www.NJLUTrans.org](http://www.NJLUTrans.org) as a resource for NJ Transit related issues.

\* **NJ DOT Division of Local Aid and Economic Development** - The Municipal Aid program provides municipalities grants supplementing their transportation programs. Funds distributed by formula for road improvement projects such as resurfacing, rehabilitation or reconstruction and signalization. Municipalities may apply for bikeways, bridge preservation, mobility, pedestrian safety, quality of life, roadway preservation and roadway safety. Designated Centers receive one priority point in project ratings. <https://www.state.nj.us/transportation/business/localaid/municipaid.shtml>

**NJDOT Transit Village** - designates Transit Village status via the [Transit Village Application](#) and demonstration that all criteria are met. Once designated, a municipality is eligible for technical assistance and priority consideration.

**Local Freight Impact Fund Program** - grants available for resiliency to ports and large truck traffic movement. <https://www.state.nj.us/transportation/business/localaid/localfreight.shtml>

**NJDOT NJFIT Future in Transportation** - helps improve transportation planning capacity through its Local Technical Assistance Program (LTAP). Through LTAP, the NJDOT Systems Development and Analysis Bureau provides planning assistance to communities, including an on-call team of consultants available to municipalities working to improve their transportation planning. <https://www.state.nj.us/transportation/works/njfit/pandp.shtml>

**Local Aid Resource Center:** <https://njdotlocalaidrc.com/> 609.649.9395 [DOT-LocalAID.ResourceCenter@dot.nj.gov](mailto:DOT-LocalAID.ResourceCenter@dot.nj.gov)  
List of Sample **Complete Streets** ordinances: <http://njbikeped.org/services/complete-streets-policy-compilation/>

**Regional Transportation Resources** – Delaware Valley Regional Planning Commission <https://dvrpc.org> ; North Jersey Transportation Planning Authority <https://www.njtpa.org/home> ; South Jersey Transportation Planning Organization <https://www.sjtpo.org>

\***The New Jersey Transportation Infrastructure Bank** - An independent State Financing Authority responsible for providing and administering low interest rate loans to qualified municipalities, counties, and regional authorities in New Jersey for the purpose of financing transportation quality infrastructure projects. <https://www.njib.gov/njitib>

**FHWA Federal Highway Authority** – Resource Center Planning <https://www.fhwa.dot.gov/resourcecenter/>

## **ENVIRONMENT/ENERGY/OPEN SPACE**

\* **NJDEP** – CAFRA impervious cover limits and vegetative cover requirements, Division of Land Use Regulation - Under the Coastal Zone Management Rules, CAFRA-regulated development located within a CAFRA center that is a Center, Core and/or Node recognized by the State Planning Commission and reviewed and accepted by the NJDEP for the purposes of CAFRA, receives higher impervious cover limits than development located outside of a CAFRA center. CZM Rules, N.J.A.C. 7:7 See Subchapter 13 and TABLE H [https://www.nj.gov/dep/rules/rules/njac7\\_7.pdf](https://www.nj.gov/dep/rules/rules/njac7_7.pdf)

### **NJ GREEN ACRES PROGRAM**

Site Specific Incentive Acquisition - Funding is available in the form of a Green Acres 25% or 50% matching grant, depending on whether the municipality or county has an open space tax (or approved alternative) and an adopted Open Space & Recreation Plan. Green Acres loans are available at 2% interest, payable over thirty years. If your Open Space & Recreation Plan is more than six years old, you must review it as part of the master plan re-examination process and update as needed and notify your Green Acres of any plan updates. <https://www.nj.gov/dep/greenacres/state.html>

Outdoor Recreation (Non-Urban Aid) – Green Acres provides loan funding for the development of outdoor recreation facilities. All non-Urban Aid development loans are at 2% interest, payable over twenty years. For park development projects located in Densely or Highly Populated Municipalities or sponsored by Highly Populated Counties, funding is available in the form of a 25% matching grant, with the balance as a loan, subject to available funding. Projects sponsored by Densely Populated Counties are eligible for funding in the form of a 50% matching grant, with the balance as a loan, subject to available funding. [https://www.nj.gov/dep/greenacres/local\\_faq.html](https://www.nj.gov/dep/greenacres/local_faq.html)

Stewardship Grants - The Preserve New Jersey Act made funding available to local governments for stewardship activities, defined as “an activity, which is beyond routine operations and maintenance, undertaken by the State, a local government or qualifying tax exempt nonprofit organization to repair or restore lands acquired for recreation and conservation purposes for the purpose of enhancing or protecting those lands for recreation and conservation purposes.” Green Acres has decided to focus its limited Stewardship funding on natural resource and conservation projects and not active recreation facilities. Local governments seeking to make improvements to recreation facilities (such as ballfields) may apply for Green Acres park development funds. Stewardship funding will be in the form of a 50% matching grant or, for projects in Urban Aid municipalities 75% matching grants.

**Recreational and Open Space Inventory (ROSI)** <https://www.nj.gov/dep/greenacres/openspace.html>

**NJ BPU Board of Public Utilities - NJ Clean Energy Program**– reducing your carbon footprint

\*Under its Enhanced SmartStart Buildings Incentives, incentive rates are doubled for equipment installed in existing buildings that meet at least one of the eligibility criteria. For example, non-governmental projects must be located within areas listed on the NJ Community Asset Map, which includes Smart Growth Areas. Smart Growth Areas have been defined by the legislature as PA 1, 2, Centers, Cores or Nodes.

**Direct Install** <https://www.njcleanenergy.com/di>

**Renewable Energy Rebates** <https://www.njcleanenergy.com/>

Electric Vehicle & Charging station Rebates TBA

**2019 NJ Energy Master Plan (EMP)** <https://www.nj.gov/governor/news/news/562020/approved/20200127a.shtml>

## **ENVIRONMENTAL INFRASTRUCTURE**

\***NJ DEP Div. Water Quality** - Clean Water State Revolving Fund Financing Program – Offers prioritized scoring and preferential interest rates on loans for construction and implementation of a variety of water quality protection measures, including sewer/water capacity expansions, combined sewer overflow abatement measures, wastewater collection, conveyance and treatment facilities, stormwater management activities, lake restoration, streambank stabilization, well sealing, equipment purchases, landfill closures and construction, site remediation and open space land acquisition. [https://www.nj.gov/dep/dwq/mface\\_njeifp.htm](https://www.nj.gov/dep/dwq/mface_njeifp.htm) <https://www.epa.gov/cwsrf>

**NEW JERSEY’S WATER BANK FINANCING PROGRAM** - Proposed Clean Water Intended Use Plan for Federal Fiscal Year 2020 (and State Fiscal Year 2021) [https://www.nj.gov/dep/dwq/pdf/njwb\\_cw18\\_dw18-19\\_F\\_IUP.pdf](https://www.nj.gov/dep/dwq/pdf/njwb_cw18_dw18-19_F_IUP.pdf)  
Infrastructure Funding Booklet [https://www.state.nj.us/dep/dwq/pdf/NJEIFP\\_Funding\\_Booklet20170517.pdf](https://www.state.nj.us/dep/dwq/pdf/NJEIFP_Funding_Booklet20170517.pdf)

**\*Smart Growth Approvals** - The Department assigns ranking points to projects that serve municipalities that the State Planning Commission has approved under the Center Designation or Plan Endorsement Process. In addition, projects located in or benefiting areas designated as BDAs, TDR receiving areas or Transit Villages also receive 15 points, Please note that if a local entity has not received SPC designation, projects within that entity would receive zero points for this element:

- a. Projects located predominantly within or designed to provide service to a designated growth area that lies within an Urban Center or Urban Complex are eligible for 20 points.
- b. Projects located predominantly within or designed to provide service to a designated growth area that lies within a municipality that has received Plan Endorsement of its Master Plan from the NJ SPC are eligible for 25 points.

Federal funding sources for waste water & drinking water overview <https://fas.org/sgp/crs/misc/RL30478.pdf>

## **ECONOMIC DEVELOPMENT**

**\* New Jersey Redevelopment Authority (NJRA)** - An independent state financing authority committed to revitalizing urban NJ. Coordinates efforts, leverages resources, provides financial assistance to viable redevelopment initiatives, and partners with eligible municipalities, developers, and businesses to identify resources for revitalization for 69 eligible municipalities, nonprofit entities, and for-profit developers. <https://www.njra.us/faq>

**New Jersey Redevelopment Investment Fund** – Provides financial assistance, direct loans, real estate equity, loan guarantees and other forms of credit enhancements. Assistance provided to redevelopment projects located in any of the NJRA’s eligible municipalities.

**New Jersey Urban Site Acquisition Program** - The NJUSA Program is a revolving loan fund that facilitates the acquisition, site preparation and redevelopment of properties, which are components of an urban redevelopment plan in NJRA eligible communities.

**Redevelopment Training** - <https://www.njra.us/rti>

**\*Downtown Business Improvement Zone Loan Fund (NJ DCA)** - The DBIZ Loan Fund provides 0% loans to support purchases, leases, condemn or acquire land or interest therein as necessary for right of way or other easement to or from the zone; relocate and move persons displaced by the acquisition of land; the rehabilitation and redevelopment of land; acquisition, construction, reconstruction, rehabilitation or installation of parking and other public facilities and improvements; costs of appraisals or other professional services directly related to effectuating the improvement.

**BAC Business Action Center** with bilingual Call Center - Business concierge to support your community’s economic sustainability from entrepreneur resources and guidance to small business licensing to site location and permit assistance for corporations, it’s all here. Tell your local businesses that we’re here to help! Financing/Credit Repair/Gov Contracting Assistance/Export Services/Workforce Dev training; Free Small Business Consulting Services (licensing, mentorship, entrepreneurs) <https://business.nj.gov/> Business Advocacy Team (capital project assistance , site locator, permit assistance) **1.800.Jersey 7** <https://www.nj.gov/state/bac/bac.shtml>  
'2019 Doing Business in NJ Guide' <https://www.nj.gov/state/ac/assets/pdf/njback-doing-business-in-nj-guide.pdf>

**NJEDA/NJDEP Community Collaborative Initiative (CCI)** – The CCI works closely with diverse partners in 12 urban communities to support their vision for revitalization and growth. A single DEP point-of-contact leverages resources and expertise that brings innovative solutions to complex environmental challenges. (Bridgeton, Millville, Vineland; Camden; Jersey City, Bayonne; Newark; Trenton; Paterson; Paulsboro, Salem; and Perth Amboy) <https://www.nj.gov/dep/cci/>  
See also [https://www.nj.gov/dep/newsrel/2019/19\\_0808.htm](https://www.nj.gov/dep/newsrel/2019/19_0808.htm)

**NJ EDA Economic Development Authority** – A suite of resources to support small business and entrepreneurs including technical assistance, loan programs; and low cost financing; Small Business Lease Assistance SBLAT available in AC, Camden, Trenton, Passaic, Paterson, Bridgeton, Jersey City, Millville, Mt Holly, Phillipsburg, Plainfield, Salem, Vineland; Technology & Life Science Companies support; Office of International Trade & Investment; and NJ Ignite helping entrepreneurs among many other programs. [CustomerCare@njeda.com](mailto:CustomerCare@njeda.com) 609.858.6767 <https://www.njeda.com/about>  
Governor’s Economic Development Plan <https://www.njeda.com/about/Public-Information/Economic-Plan>

Opportunity Zones including these Plan Endorsement communities: Burlington City, Palmyra, Pemberton, Riverside, Willingboro, West Wildwood, Wildwood, Millville, Vineland, Flemington, Neptune Twp., Red Bank, Dover Twp., Manchester, Salem City, Bound Brook and North Plainfield. <https://nj.gov/governor/njopportunityzones/>

**NJ DCA Small Cities Block Grants** <https://www.nj.gov/dca/divisions/dhcr/offices/cdbg.html> ; Main Street, NJ <https://www.nj.gov/dca/divisions/lps/msnj.html> ; and Urban Enterprise Zones <https://www.nj.gov/dca/affiliates/uez/>

**US EDA Economic Development Authority** – Development grants/loans <https://eda.gov/funding-opportunities/>

**US SBA Small Business Administration** – grants & loans supporting businesses. <https://www.sba.gov/funding-programs>

## **BROWNFIELDS**

\*Brownfields Redevelopment Interagency Team (BRIT) planning assistance at NJ Office for Planning Advocacy Coordinates state agency assessment and advice on requirements and benefits of brownfield site identification, cleanup and redevelopment. SiteMart for searching NJ brownfield sites <https://www.njbrownfieldsproperties.com/Default.aspx>

\* **Hazardous Discharge Site Remediation Fund (HDSRF)** - The HDSRF is administered through a partnership between the New Jersey Department of Environmental Protection (DEP) Office of Brownfield Reuse, and the NJEDA. Prioritized scoring for financial assistance and grants to assist businesses, municipalities and non-profit entities with the investigation and remediation of brownfields and other contaminated sites. Businesses operating in New Jersey, individuals, or municipalities that are required to, or volunteered to, perform remediation and/or cleanup of contaminated and underutilized sites may be eligible to secure financing through loans and/or grants. [https://www.nj.gov/dep/srp/finance/hdsrf/hdsrf\\_chart.htm](https://www.nj.gov/dep/srp/finance/hdsrf/hdsrf_chart.htm)

**EPA Environmental Protection Agency** – <https://www.epa.gov/brownfields/types-brownfields-grant-funding>

**Urban Waters Program** – multiagency partnership with grants & technical support for brownfields near urban waterways. [www.urbanwaters.gov](http://www.urbanwaters.gov)

## **RECREATION, HISTORIC AND CULTURAL RESOURCES**

\* **New Jersey Historic Trust - New Jersey Department of Community Affairs** - Funding assistance is available for units of local and county government or qualified nonprofit organizations for preservation of historic properties (planning, capital projects & emergency stabilization). Technical assistance and easement advice is available to public and private owners of historic resources. <https://njht.org>

\* **Capital Preservation Grants** - Provides matching grants for construction expenses related to the repair, preservation, restoration, and rehabilitation of historic properties and associated architectural, archeological and engineering.

**NJ SHPO State Historic Preservation Office** – Preservation technical assistance 609.984.0176 [www.state.nj.us/dep/hpo](http://www.state.nj.us/dep/hpo)

**NJ State Council for the Arts** – Grants & collaborations. [www.artscouncil.nj.gov](http://www.artscouncil.nj.gov)

**NPS National Park Service** – National Heritage Areas, Wild & scenic Rivers Program; historic preservation grants <https://www.nps.gov/orgs/1623/what-we-fund.htm>

Rivers, Trails & Conservation Assistance – planning & technical assistance. <https://www.nps.gov/orgs/rtca/index.htm>

## COVID 19 Resources for Businesses

### **New Jersey Economic Development Authority (NJEDA) 1-800-JERSEY -7**

**Small Business Assistance Grant (\$5 million)** - The NJEDA established an emergency assistance grant benefiting businesses with NAICS Codes (44, 45, 71, 72, 811, and 812). Grants are available up to \$5k to small businesses in retail, arts, entertainment, recreation, accommodation, food service, and other services to stabilize operations and reduce the need for layoffs or furloughs;

**Small Business Assistance Loan Program (\$10 million)** - Direct working capital business loans up to \$100k

NJEDA offering a 80% loan guarantee for working capital loans to entrepreneurs to encourage continued investment in the innovation and technology economy.

**Eligibility Wizard:** <https://assistance.business.nj.gov/> Use this tool to determine which program may be the best fit.

<https://faq.business.nj.gov/en/collections/2198378-information-for-nj-businesses-on-the-coronavirus-outbreak>

1-800-JERSEY -7 hotline for additional information

**US Economic Development Administration (USEDA)** - \$1.5 billion CARES Act through South Jersey Economic Development District (SJEDD) and Increased allocations to revolving loan funds throughout New Jersey.

### **Small Business Administration (SBA)**

#### **SBA Economic Injury Disaster Loans/Emergency Economic Injury Grants**

Loans can be up to a maximum of \$2 million available for both small businesses and private nonprofits with a \$10k grant advance. This is the only program that can be applied for directly online – the others are through SBA lenders.

**Paycheck Protection Program** - Cash flow assistance through 100% federally guaranteed loans to employers who maintain and bring back their employees during the emergency; eligible costs are salaries, commissions, mortgage interest, health benefits, rent, utilities, interest on debt <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf> <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

**Additional Links and Resources for SBA** <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources> <https://covid19relief.sba.gov/#/> <https://disasterloan.sba.gov/ela/>

Disaster Assistance: 1-800-659-2955 (TTY/TDD: 1-800-877-8339) [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

### **United States Department of Agriculture (USDA)**

All USDA products remain open during the crisis period; this includes over 40 products and services. Currently, there is a 180-day payment deferment for USDA loan products during the COVID-19 crisis and mortgage forbearance for homeowners under USDA loans. Businesses working in agriculture the USDA has dedicated portion of its website toward relief and tools for farmers <https://www.farmers.gov/coronavirus> Contact Form for Updates: [www.Rd.usda.gov](http://www.Rd.usda.gov)