

# THE URBAN MAYORS PRESS



## PRESIDENT'S CORNER



Dear New Jersey Urban Mayors Association Members,

Spring 2022 marks two years that we have lived with COVID-19. We have often referred to this precarious circumstance of the COVID-19 period as our defining 'Noah Moment.' This is a time to reset, reorganize, and force change through this storm that has laid bare the enormous health and wealth inequities in our society. This pandemic forced us all to put immediate and dire protections in place that can be considered "the new normal" to close the gaps on the inequalities that are impacting so many of our residents.

As Mayor of the City of Newark and President of the New Jersey Urban Mayors Association (NJUMA), I would like to thank you for your leadership and commitment to our collective future in the midst of the two years of unprecedented challenges and persistent change. Through the NJUMA, we must continue to work together towards the kind of recovery and resiliency that will ensure that our urban centers come back stronger than ever and will shape us for generations to come.

In this issue of the Urban Mayors Press, we have a collection of important and inspiring articles from our members and community partners focused on recovery, resources, and resiliency. Please read the letter to the NJUMA from Governor Phil Murphy beginning on page 3. I would like to thank our Governor for renewing the commitment to create a stronger and fairer New Jersey for us all and for providing details of resources to support the needs of our communities during this important time. My contribution on page 5 is a brief commentary on the success of our lead service line replacement program in the City of Newark. Due to the cooperative work of our residents, municipal leaders and State legislators, the project will benefit our residents and businesses now and for years to come. In February, Vice-President Kamala Harris visited our great city to acknowledge the success of our lead service line replacement project. It is my hope that this project will assist municipalities in New Jersey and across the country as they tackle this national crisis.

I would like to thank my colleagues Mayor Kelly, Mayor Shaw, and Mayor Lora for their contributions to this issue. On page 6, Mayor Kelly provides an important perspective on the new plastic bag ban. While Mayor Shaw and Mayor Lora both provide critical insight on how their respective communities continue to recover from the impacts of the pandemic.

In addition, we have resourceful information including housing assistance for homeowners who have experienced significant changes due to the COVID-19 pandemic, funding and assistance available to businesses, ways to prepare your community for New Jersey's single-use plastic bag ban and much, much more.

As we move into the second quarter of 2022, NJUMA will continue to provide resources to help our members advance policies and practices that only create thriving urban communities. The John Watson Institute for Urban Policy and Research at Kean University is currently in the process of planning in person events, meetings and the League of Municipalities Conference activities for this year. I encourage all of my colleagues and fellow NJUMA members to continue to actively engage and participate in all of our organization's upcoming activities. I greatly anticipate the opportunity to network at our scheduled in person events in the coming months. Let us continue to work together to create sustainable solutions that will only move us all forward.

Sincerely,

Mayor Ras J. Baraka  
President of the New Jersey Urban Mayors Association



## IN THIS ISSUE

- Page 3-4-----Letter from the Honorable Philip D. Murphy, Governor
- Page 5-----A Comprehensive Strategy Our most Valuable Resource
- Page 6-----Ban on Bags Coming Fast
- Page 7-----Roselle Focuses Re-engaging Community After Pandemic
- Page 8-----Resolving the Backlog of Property Maintenance Violations Post Covid
- Page 9-----Kean, Hillside Kick off New Community Literacy Initiative
- Page 10-----Brownfield Technical Assistance Comes to Atlantic City!
- Page 11 -12-----Data Informed Community Engagement : Newark Public Safety Collaborative
- Page 13-----Community Engagement Drives Tangible Change in 40 NJ Communities
- Page 14-----Honoring Black History
- Page 15-----Watson Institute at Kean University Sets Stage for Urban Policy Agenda
- Page 16-----Governor's Budget to HouseNJ
- Page 17-----Join the Fight to Clean Water Funding to Keep Your City Healthy
- Page 18-----C-PACE: The Dawn of Sustainability Financing for NJ's Built Environment
- Page 19-20-----The African American Chamber of Commerce of New Jersey Celebrates 15 Years of Improving the Economic Competitiveness of Blacks in New Jersey
- Page 21-----Preparing Your Communities for New Jersey's -Plastic and Paper Bag Ban
- Page 22-----Unite Us: The Only End-to-End Solution for Social Care is Launching in NJ
- Page 23-24-----NJHMFA: Emergency Rescue Mortgage Assistance
- Page 25-----NJ Business Action Center
- Page 26-----2022 Statewide Fatherhood Conference
- Page 27-----Kean Tuition Promise
- Page 28-----Contact Information
- Page 29-----Center Highlight: Kean EDA University Center



## Membership List

Asbury Park	Neptune
Atlantic City	New Brunswick
Bayonne	Newark
Bloomfield	North Bergen
Bridgeton	Orange
Camden	Passaic
East Orange	Paterson
Elizabeth	Perth Amboy
Hillside	Plainfield
Hoboken	Pleasantville
Irvington	Roselle
Jersey City	Trenton
Kearny	Vineland
Lakewood	Wildwood
Linden	Willingboro
Millville	Woodbridge

### About the New Jersey Urban Mayors Association

The New Jersey Urban Mayors Association (NJUMA) is housed in the New Jersey Urban Mayors Policy Center at the John S. Watson Institute for Urban Policy and Research at Kean University. The New Jersey Urban Mayors Policy Center coordinates all activities of the NJUMA and provides policy and legislative analysis. Established in 1991, the New Jersey Urban Mayors Association is dedicated to working with state and federal lawmakers and officials to develop appropriate and effective public policy measures that benefit the state's urban centers and to help lawmakers understand how public policy affects New Jersey's municipalities.

NJUMA is an organization comprised of 32 New Jersey urban and rural municipalities.

NJUMA serves its members through meetings, policy retreats and annual conferences which keep them informed on issues affecting their ability to provide adequate services to their residents. NJUMA also assists its members in interpreting legislation and state policy and works with the Governor's Office to assist in defining an urban policy agenda.

NJUMA uses its 7-Point Plan for Strengthening Cities, Families and Communities as a guide for addressing the critical issues of its member cities. This plan is designed to aggressively address the areas of crime and public safety; education and positive youth development; environment and public health; family and community welfare; housing and economic development; tax reform and intergovernmental relations, and unfunded mandates.

NJUMA is a proactive organization that pursues opportunities from the government and the private sector to advance the interests of its members. We are consistently exploring opportunities which will strengthen our communities and ultimately the state of New Jersey.

To learn more, go to <https://www.kean.edu/new-jersey-urban-mayors-policy-center>

### Urban Mayors Press

Spring 2022 Edition

Volume 5, Issue 1

"Recovery, Resources and Resiliency"

#### Editors:

Barbara George Johnson

Keisha Griffin

Delia Latini

Next Edition: Fall 2022

Submissions Due September 15, 2022

If you would like to contribute to the next edition, please contact Keisha Griffin at [watson@kean.edu](mailto:watson@kean.edu).

### A Message from the Editors

Thank you for reading the Spring 2022 edition!

The Urban Mayors Press is a digital newsletter created to highlight the impactful work of New Jersey Urban Mayors Association (NJUMA) members and to provide resourceful information to municipalities throughout New Jersey from federal, state and local agencies.

The Urban Mayors Press is submissions, edited and distributed by the John S. Watson Institute for Urban Policy and Research at Kean located at 1000 Morris Ave. Union, NJ 07083

SCAN THE QR CODE TO JOIN OUR EMAIL LIST





STATE OF NEW JERSEY  
OFFICE OF THE GOVERNOR  
PO BOX 001, TRENTON, NJ 08625  
609-292-6000

PHILIP D. MURPHY  
GOVERNOR

April 1, 2022

Dear Mayors,

It is my honor to again thank all of you for the leadership you displayed throughout the past two years, as every community in our state battled the COVID-19 pandemic - and none more intensely than our cities.

Now, as we reflect on the work of our first term and look forward to the future, we renew our commitment to creating a New Jersey that is more affordable and that offers every family the opportunity to succeed. In early March, I proposed a budget that reflects that commitment and invests in our shared values and goals:

First, I am incredibly proud that through this budget, we are attacking two of New Jersey's most difficult and intractable problems - property taxes and affordable housing.

The ANCHOR Property Tax Relief Program will deliver \$900 million in direct property tax relief to nearly 1.8 million middle and working-class and senior households, notably - whether they are homeowners or renters - households in which well more than half of our residents live.

Through the ANCHOR program, right away more than 1.15 million homeowners with annual incomes up to \$250,000 will receive new direct relief averaging nearly \$700. And also included in this program are more than 600,000 renters who will receive up to \$250 in relief with an annual income limit of \$100,000. The ANCHOR program will immediately knock the effective cost of what our homeowners are paying in property taxes back to levels not seen since 2016, if not before.

Over the next two years, we intend to continue building up the ANCHOR program until it reaches a total of \$1.5 billion in total new direct property tax relief and meets the funding and relief levels promised by the State's 2007 property tax relief law.

I am also proposing a new \$300 million Affordable Housing Production Fund that will help us build the entire current backlog of already approved, but still yet-to-be-built, 100-percent affordable housing developments across the state, totaling over 3,300 new affordable units by the end of my second term.

Leveraging federal Low-Income Housing Tax Credits with local, state, and federal resources, this investment will also allow existing resources to be more efficiently deployed to other housing needs throughout the state, particularly development and rehabilitation of affordable housing in urban areas.

By the end of our term, the state will facilitate the development of more than 8,000 new homes between the Affordable Housing Production Fund and other housing production programs it leverages.

The Affordable Housing Production Fund will provide real stability for communities, ease the burden on municipalities, and short-circuit potential lawsuits by developers. But, most importantly, it will get working families into homes.

I am also proposing to increase our investment in the successful Down Payment Assistance Program which helps first-time homebuyers purchase homes in New Jersey.

In addition to these measures, we are continuing our focus on the costs that drive property taxes up in the first place.

Investing in our top-ranked education system is critical for the future of our state. And because every dollar of additional state aid to our schools is a dollar that property taxpayers can keep in their pockets, our proposed budget dedicates roughly 24 percent of its total expenditures to direct aid to education. This represents an increase in K-12 formula aid by an additional \$650 million dollars - for a total of \$9.9 billion. And we will continue our work expanding access to pre-K with another nearly \$70 million in total investments - \$40 million of which will support the creation of nearly 3,000 new pre-K seats.

Further, this year we will also make a total \$430 million investment in school construction and renovation to make sure our students have modern schools in which to learn.

And for those seeking a higher education, we will continue expanding the Community College Opportunity Grant Program and the Garden State Guarantee as well as continue our landmark investments in Tuition Aid Grants and the Educational Opportunity Fund.

To keep our economy growing, we will also invest directly in our small businesses through the Main Street Recovery Fund, as well as launch new initiatives to support Black and Latino entrepreneurs and promote diversity in economic development.

And, we will continue our work to make health care more affordable for all. This includes our Cover All Kids initiative, which ensures access to health care for every child in New Jersey. And we are making the investments to implement our groundbreaking universal nurse home visitation program for every new parent in the state.

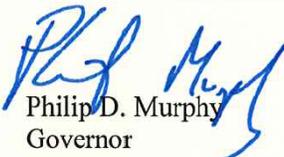
We will continue our focused and data-driven fight against the epidemic of opioid abuse - a nearly \$100 million investment that supports, importantly, the critical work of harm reduction centers. And we will maintain our historic \$10 million investment in community-based violence intervention funding to stem the menace of senseless gun violence.

With solid investments in infrastructure and fixes to longstanding problems - from getting rid of the lead pipes that contaminate drinking water to getting NJ TRANSIT back on track, among much more - this budget focuses on strengthening our state from the inside out.

This budget is how we put our values into action, creating opportunity for New Jerseyans where none existed, growing opportunity for those who had too little of it, and ensuring equal opportunity for all willing to work hard.

This budget is how we move forward together on our shared mission, strengthen our state, and turn New Jersey into the State of Opportunity.

My very best,

  
Philip D. Murphy  
Governor

# A COMPREHENSIVE STRATEGY IN OUR MOST VALUABLE RESOURCE

By: *The Honorable Ras J. Baraka, Mayor of Newark, President of the NJ Urban Mayors Association*

While Newark's unprecedented lead line replacement program received the most media attention, especially after Vice President Kamala Harris visited our City and called it "a model" for the nation, that project was just part of a comprehensive strategy for continued investments in one of our City's most valuable resources.

Even before the project was complete, we began a \$20 million project to improve operational and processing systems at the Pequannock Water Treatment Plant that purifies the water from our five outdoor reservoirs on 37,000 acres of pristine watershed property in the Northern New Jersey Highlands.

About \$200 million went into our water and sewer infrastructure in the first years of my administration. This was years before we undertook the \$190 million project to replace every lead line in the City. Moreover, we are committed to giving Newark residents and our water customers in surrounding towns the cleanest, healthiest and best tasting water in the country.

Newark's water is a critical part of our legacy as a City, and the reason numerous breweries came here at the turn of the 19th and 20th century. While all but Anheuser-Busch either became defunct or consolidated operations, our water quality remains essential to the economic development in the City.

Our water and sewer infrastructure enhances the reputation of the City and makes it attractive to investors, corporations and businesses and we are continually focused on upgrades, ranging from hi-tech, and state-of-the-art artificial intelligence monitoring of water chemistry, to the replacement and cleaning of storm water and sewage conduits and pipes.

It is all a part of the necessary function of a City, like garbage collection and street paving. You must have clean water, efficient sewage removal, and rainwater drains with enough capacity to abate flooding.

Our new filter upgrade project rehabilitation at the existing plant will replace and add pipes, pumps and filtration mechanisms to make the operation more efficient to nearly double the daily processing and delivery capacity from 45million to 80 million gallons a day.

We have five outdoor reservoirs that store 14 billion gallons of water and these new systems will help us draw and purify that water with greater speed and efficiency.

The work will also include building a new system control center, with artificial intelligence monitoring systems that gauge temperature, natural bacteria levels and other factors that require minute-by-minute chemical changes. Because we have outdoor water sources, conditions constantly change. Natural bacteria levels are different in the summer, when it is hot, and the fall, when the leaves fall and decompose in the water. Mother Nature keeps us adjusting our chemical inputs to keep the water quality at an A-plus.

The project, designed by Kleinfelder, Inc., is funded through a low interest loan provided through the New Jersey Environmental Infrastructure Financing Program (NJEIFP). This plan was on the drawing board as we worked to replace of 24,000 lead service lines in City in less than three years. While that speed and efficiency was unprecedented nationwide, perhaps more impressive is that we replaced all 21,000 known service lines in only 27 months. In the last nine months, the City checked over 8,000 properties to make sure work was done correctly on lines previously recorded as replaced or at properties where no records existed.

We are now confident we got every known lead service line.

I would be remiss if not again praising the City's residents for their support during the process and trusting that we had their best interests at heart.

There was a lot of negative press at the start, but our residents knew the truth. They saw us, hosting meeting after meeting and providing literature and materials to inform and educate our residents. They saw us giving out over 40,000 PUR filters and showing them how to install them. They saw us handing out bottled water out of an abundance of caution. Most importantly, they saw the replacement work progress down their city streets as we showed them that a major infrastructure program does not have to take forever.

Now that federal money is available through the Biden-Harris Lead Pipe and Paint Action Plan, we hope other municipalities look at the three very important elements of our success.

First, the state legislature allowed us to use public money for the expressed private property improvement of replacing lead lines.

Second, our City Council passed an ordinance that gave of 'right of entry' to private property to replace lead lines. This was critical because 74 percent of Newark residents rent and tracking down property owners for access to their property would have been time-consuming and costly.

Third, the City replaced these lines at no cost to residents. We took out the construction permits for each home, waived the fees and did the inspections for free; thereby eliminating any reason a homeowner could refuse to have the work done.

Maintaining and repairing service lines are usually the responsibility of the homeowner and average replacement could cost anywhere from \$5,000 to \$6,500, but with these three elements, we eliminated any excuse for failure, which guaranteed our success.



**DID YOU KNOW?**  
Ras J. Baraka is the 40th Mayor of the City of Newark.  
To Learn More, please visit [www.newarknj.gov](http://www.newarknj.gov)

## Ban on Bags Coming Fast

By: The Honorable Albert B. Kelly, Mayor of Bridgeton  
President Emeritus, New Jersey Urban Mayors Association



As we get ready to undertake Bridgeton's semi-annual community clean-up for 2022 with the kick-off Saturday (March 26th) at 9am at the Marino Center (11 Washington Street), my thoughts turn to the looming deadline of May 4th which is the date that New Jersey's ban on single-use plastic carryout bags goes into effect. I'm talking about the plastic bags we've grown so accustomed to getting whenever we shop at supermarkets, convenience stores and similar retail businesses. Beyond the single-use bags, polystyrene foam food containers will also be banned.

Whatever sense of inconvenience I might feel the first 20 times I forget to bring my re-useable carry-out bags with me to the store, will hopefully be balanced out by my satisfaction at not having to pick up an obscene number of the single-use plastic bags that have become the stock and trade of curb lines, storm drains, retention basins, and tree lines from one end of the community to the other.

I am also reminded that single-use plastic bags, like so many other plastic products is not exactly biodegradable in the sense we think of something breaking down in the environment. Depending on conditions wherever such a bag might be found, a single-use bag could last two decades or more. My point is that while the ban goes into effect May 4th, we'll still be picking these things out of our hair so to speak in 2050. Go figure.

The May 4th deadline is quickly approaching and it is time that we change our behavior and expectations. That starts with purchasing reusable bags with handles. Re-useable carry-out bags should be made of polypropylene fabric, PET non-woven fabric, nylon, cloth, hemp, or other washable fabric and should have stitched (not glued) handles and be manufactured for multiple re-uses and by multiple they mean 125 uses.

Also kicking in on May 4th is the ban on polystyrene foam food service products. This ban prohibits all food service businesses and individuals from providing or offering the sale of any polystyrene foam food service products. However, exempted for the next 2 years are those disposable, long-handled polystyrene soda spoons used for thick drinks, portion cups of two ounces or less if used for hot foods or foods requiring lids, meat and fish trays for raw or butchered meat (including poultry), or fish that is sold from a refrigerator.

As far as enforcement, it has various layers. Apparently the DEP, municipalities, and any entity certified by the County Environmental Health Act have the authority to enforce the ban on single-use plastic carryout bags, polystyrene foam food service products and plastic straws. The law provides that any person or entity that violates the statute gets a warning first and after that fines can be \$1,000 for a second offense and \$5,000 for third and subsequent offenses.

The ban is all-inclusive and every store and organization or entity in the state is subject to the law regardless of where the store is located. Ongoing or chronic violations can be treated as separate "per diem" violations, meaning that each day is its own offense under the law.

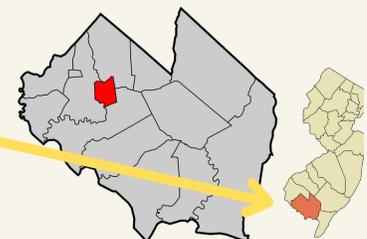
For many, this will at first feel like a huge inconvenience. I understand that feeling but that's only because of what we've gotten accustomed to doing over the course of our shopping lives. Once we develop a new set of habits and a new routine, we won't think twice about utilizing re-useable bags nor will we question the wisdom of doing so.

I imagine that for a small minority of people this whole ban on single-use bags and polystyrene foam food service containers will have the look and feel of some hefty nonsense. So be it, but most of these won't be among us on clean-up day when we're fishing these things out of bushes, tress, and waterways around the community.

All of this is part of a much bigger framework that touches many things in our daily lives that ultimately lead back to climate change and global warming for one reason or another. It is hard for us old heads to face this truth because it means that so many of our common everyday habits and routines for much of our lives turns out to be what has caused so much damage to the environment. Perhaps the least I can do now is be inconvenienced while I develop new habits and routines without single-use bags.

### DID YOU KNOW?

- Bridgeton is located in Cumberland County, New Jersey, on the Cohansey River, near Delaware Bay
- Mayor Kelly was elected to his first term in May of 2010 as Bridgeton's first African-American Mayor.
- To learn more, go to <http://www.cityofbridgeton.com/>



# Roselle Focuses on Re-Engaging Community Following Pandemic

By: The Honorable Donald Shaw, Mayor, Borough of Roselle

The pandemic has taken an unprecedented toll on communities across the state and reshaped how we live our daily lives. As we begin to shift our focus on rebuilding, one of the most important aspects is re-engaging the community.

In Roselle we are looking to mend what COVID broke, so to speak, through three essential areas: Creating safe and engaging community events, connecting residents with important resources and investing in amenities that benefit all residents, such as the new Arminio Athletic Field.

I am particularly proud of the first-ever Roselle Community Resource Fair, held in person on March 5 in partnership with Union County, which connected residents with representatives from social service programs as well as provided free food and vaccinations.

More than 500 families were served through the walk-up food distribution that included a fresh box of produce and a whole chicken. Social service organizations highlighted important programs that can help with rent and mortgage payments, utilities and much more.

Resource and informational events, such as these, are more vital than ever to residents as we can only fully rebuild our community with support from others.

Creating a safe and welcoming environment for community events, especially for our young residents and seniors, has been a top priority for the Borough's Recreation Department.

Recently, my Senior Advisory Committee held a paint & tea in honor of Women's History Month at our Anthony Amalfe Community Center. Seniors enjoyed nurturing connections while creating art during a very relaxing day. We are also looking forward to the return of our annual Easter Egg Hunt in April, perfect for families and residents of all ages.

The Arminio Athletic Field, on Chestnut Street between 8th and 9th avenues, is now in its final stage of completion after a special groundbreaking ceremony for the field house in February. This project serves as an important, long-awaited resource for the Borough's youth. The multi-use field house will feature locker rooms, offices for coaching staff, a team room, restrooms and a concession stand that will be used by various teams within the community, not just Abraham Clark High School students.

The Borough has also begun the very exciting planning process for Roselle Public Library's \$11 million state-of-the-art expansion that will include a fully ADA-accessible addition with a second floor, community rooms and power generator in case of emergency. This transformation will turn the library into the community resource hub that Roselle residents want and need.

Through many community programs, capital improvements and community outreach, we are committed to empowering our residents. Together, through this COVID-recovery period, we remain "Roselle Strong."



**Community members join Mayor Shaw in a Special Groundbreaking ceremony at Arminio Athletic Field in February 2022**

**Paint and Tea- March 2022  
Hosted by the Mayor's Senior Advisory Committee in Honor of Women's History Month**

To learn more, go to <https://www.boroughofroselle.com/pages/about-roselle>



# Resolving the Backlog of Property Maintenance Violations Post Covid

By: The Honorable Hector C. Lora, Mayor, City of Passaic

The COVID Pandemic has been a challenge for all of our State. As Mayor I am proud of the way elected officials from all sides of the political aisle came together to protect and serve the residents of my City and all of our State, especially those residents who are most vulnerable. I am also proud of legislation and policies implemented to address the unique issues that arose during the pandemic. However sometimes policies even those developed with the best of intentions can result in unforeseen consequences and adversely impact government and our community.

This pandemic has put a strain on municipal court systems, thereby impacting the operation of local government and the quality of life for residents. In the City of Passaic, a particular problem has been the effect of the pandemic in regards to violations issued by local code enforcement officials. Local code officials are the epitome of "boots on the ground". On a daily basis, they respond to complaints from businesses and residents related to property management. They are at the forefront of insuring an acceptable quality of life in the City.

While some infractions they encounter are minor in the grand scheme of things, for instance landscaping or noise complaints, others are more significant. Health and safety conditions to which they respond run the gamut from leaking plumbing, to defective roofs, and cluttered hallways. All of these have the potential to pose serious concerns and dangerous construction conditions.

In a pre-pandemic world, addressing code issues began with issuing a summons and an appearance of the property owner at municipal court. With the pandemic, my administration was vigilant and continued to respond to resident complaints and issued summonses, but municipal court operations were halted. As government opened up in late 2020 and early 2021 virtual appearances became available. But these virtual appearances were not fully effective, as not all defendants had the technological capacity to participate and our courts received instructions regarding not issuing failure to appear notices during the pandemic and leaving our code offices and our courts without a real means to hold blatant violators of the law truly accountable. Thus, directly impacting quality of life and public safety. As of March 2022, the City of Passaic has nearly 600 code enforcement cases pending in the municipal court. This inability to issue bench warrants for failure to appear has been a major factor resulting in this backlog. Unfortunately, it is often the case that our courts will dismiss a majority of these cases in order to address the issue of volume. Doing so results in dejected and less motivated code officials and sends the wrong message to derelict property owners and residents.

The NJ Administrative Office of The Courts has provided detailed guidance on the issue of bench warrants for Traffic, Disorderly Persons, and Petty Disorderly Persons Offenses. Similar guidance on violations other than those three categories listed above is not available. The standard appears to be:

"...the defendant has failed to appear two or more times and the defendant poses a risk to public safety".<sup>1</sup>

Does not repairing a compromised roof rise to the defendant posing a risk to public safety? Or what about a person cluttering the hallways in an apartment building, thereby impeding ingress and egress?

A clearer definition of remedies available to municipal courts to resolve code enforcement violations should become a priority. That guidance is necessary to assure that situations that affect public safety are addressed in a reasonable timeframe assuring the safety of the public and the quality of life for those who live, work or visit the City of Passaic and other municipalities throughout New Jersey.

1. "Protocol for Issuing Bench Warrants when Municipal Court Defendants Fail to Appear". Glenn A. Grant, J.A.D. May 14, 2021

## DID YOU KNOW?

Passaic is located in Passaic County, New Jersey, United States. As of the 2020 United States Census, the City of Passaic had a total population of 70,537, ranking as the 16th largest municipality in New Jersey.\*

Learn more at <https://www.cityofpassaic.com/>

\*Source: [https://en.wikipedia.org/wiki/Passaic,\\_New\\_Jersey](https://en.wikipedia.org/wiki/Passaic,_New_Jersey)

# Kean, Hillside Township Kick Off New Community Literacy Initiative

## In the News

At a professional development session and kickoff at Kean's Hynes Hall on Monday, March 28, participants in the initiative heard from presenters about the importance of literacy and how to encourage it. The objective of the community professional development was to educate and train the members of the ecosystem on strategies to support literacy. In order to truly transform a community, literacy is the responsibility of all individuals within the ecosystem especially as we transition from over two years of being in a pandemic, Gray said. Hillside Mayor Vertreese, a mom and former teacher, said she saw the need to help children build literacy skills, especially during the pandemic, when children had less one-on-one contact with teachers.

In the short term, Vertreese said the project will let residents know that literacy is being addressed. In the long term, she said hopes are it will boost high school students' test scores and writing skills, and better prepare them to get into college.

"Parents need to know that they are not alone," she said. "Together we will be able to catch up on a lot of things that were lost and propel our students forward."

While similar community initiatives have been led by Scholastic in other states, Dwaine Millard, senior vice president of Scholastic Literacy Initiatives, said the Hillside program is the company's first in New Jersey. "It's not just about the written word, it's about the power of sharing stories, and sharing relationships so we can grow together," Millard said. "It really is about learning and literacy in every space. We are happy to be a partner with Kean and the Township of Hillside."

Hillside's education community will support and advance the initiative. Hillside School Board President Kimberly Cook and Superintendent Erskine Glover, and several principals and teachers were among the group at the kickoff.

Glover said he would like to see family literacy nights held, where parents and children can gather in a comfortable setting in the schools and read together.

"While learning takes place at home first, school should be the place where we can continue to build upon that," he said.

Cook said the group wants to "encourage reading from our youngest to our oldest.

"I'm excited. The partnership with Kean is great for our students," she said. "They get to see what's right around the corner from us in Hillside, and hopefully through reading it opens up opportunities." The initiative's mini-libraries will be easily accessible to residents, including at barbershops and hair salons, where children may have time to sit and read, and churches.

Senior Pastor Christopher Jones of First Baptist Church in Hillside said his church will provide read-along programs to support the project. "We believe that when you read, you rise, and we want our young people in the community to rise," he said. "Over the last two years, I've watched how the community became more fragmented. There is no better way to bring the community back together than to invite young people to find joy in reading." Ronnie Speaks, owner of Original Cuts hair salon and Original Cuts EVO barbershop, welcomed the opportunity to spread the word.

"I will have books located in certain areas," Speaks said. "I like the fact that this program is interacting within the business community." Plainfield Mayor Adrian Mapp, vice president of the state's Urban Mayors Association, was also at the session. He called literacy "critical" to all communities. "Having a program like this sends a very strong message that Kean University is conscious about the need to expand literacy in our communities," Mapp said. "Literacy is the responsibility of all of us, and I am excited about having an opportunity to participate." A native of Barbados - a Caribbean nation with a literacy rate over 99% - Mapp said he would like to see the literacy program brought to his city, Plainfield.

"If we have a more literate population, it makes a better Plainfield," he said. "We could help transform our city."



Press Release and

Photo Source:

University Relations at Kean

For more Kean News, go to  
<https://www.kean.edu/news>

## Brownfields Technical Assistance Comes to Atlantic City!

Atlantic City has been the 2021 recipient of two types of technical assistance from the Brownfields Program at EPA. For the first project, the City received technical assistance to help design and develop a bike share program. The objective of the project is to provide and expand transportation and recreation options throughout city. Increasing biking throughout the City and making bike supportive infrastructure an amenity can attract homeowners, renters, and visitors to the area. Ultimately the city's primary outcome includes the successful implementation of bike access throughout the City and possibly the region.

As part of the technical assistance, the bike share project engaged key stakeholders as partners: Chamber of Commerce, Downtown Association, Neighborhood Associations, Health Organizations, Universities/Colleges, Advocates, Elected Officials, Bike advocates. With the participation from its partners the City sustained public and elected official support for biking, funding bike lanes, road diets, and new bike supportive policies. In addition, the technical assistance project was able to address funding challenges through developing funding partnerships or system sponsors.

Key technical assistance highlights included:

- Optimizing station locations: Hotels, university, main street, major employers, and parks;
- Exploring potential for a multi-city bike share system (other beach communities); and
- Considering diversity, equity, and inclusion in planning for the bikeshare.

Atlantic City received a second round of technical assistance from EPA for park design and revitalization plans for the South Jersey Gas site. Currently there are no parks and very few recreational areas in the Ducktown neighborhood of Atlantic City. The South Jersey Gas brownfields site can bring new amenities to the area and encourage eco-tourism and waterfront activities. The objective of this technical assistance was to provide the City with designs of how the site can effectively be reused for recreational purposes in the form of a park. As part of the planning, the technical assistance highlighted resiliency and sustainability concepts for the new park. Community background also played a key role in the design and the types of recreational needs for the area.

### Key technical assistance highlights included:

- Collecting data and creating analysis diagrams and base maps to ensure proper planning;
- Coordinating a virtual visioning workshop;
- Engaging stakeholder representatives to develop a park plan; and
- Delivering a final conceptual site design brochure

The community's next steps include: Additional discussions, securing the property, checking environmental areas of concern, funding, and implementation

### How the Technical Assistance Process Works:

Regional EPA staff identify and prioritize brownfield grant recipients and other brownfield communities that need technical assistance to advance brownfield assessment, cleanup, and safe reuse. The proposed projects need to focus on one or more brownfield sites.

The region can propose several small projects or one large project. EPA staff work with the grantee to fill out the application requesting the technical assistance. The Office of Brownfields and Land Revitalization reviews the regional projects submitted and identifies projects that fit within the TA parameters.

For more information about Ducktown Neighborhood Conceptual Park & Revitalization Plan please refer to the Fact Sheet.



For more information about Brownfields Technical Assistance, please reach out to the Land Revitalization Coordinator, Sadira Robles (robles.sadira@epa.gov) or the Regional Brownfields Coordinator Schenine Mitchell (mitchell.schenine@epa.gov)

# Data-Informed Community Engagement: The Newark Public Safety Collaborative

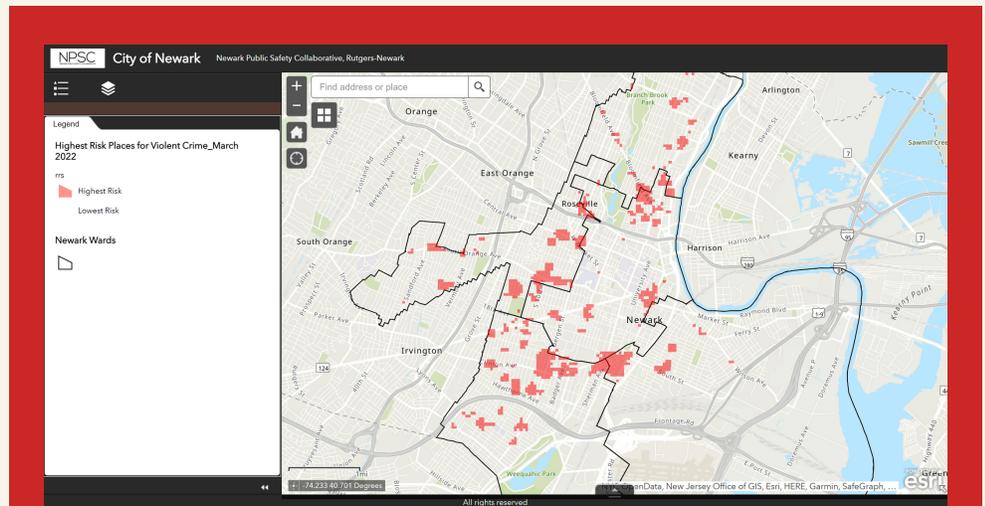
By Alejandro Gimenez-Santana Ph.D., Leslie W. Kennedy Ph.D., and Joel M. Caplan Ph.D.  
(School of Criminal Justice, Rutgers-Newark)

The City of Newark is leading the way in public safety reform across the nation. Amid widespread calls to reimagine public safety, the City of Newark has positioned itself at the center of a growing movement that calls for more social justice, the end of systemic racism, and better policing. In recent years, Newark has witnessed a decline in violent crime rates at a time when other cities have experienced increases in urban violence. Newark's exception suggests that current efforts to invest in alternative responses for public safety are yielding positive results. This article discusses the role of an innovative multi-stakeholder community-based public safety initiative that has become part of Newark's public safety ecosystem.

It is well documented in the literature that community policing efforts of the past have relied heavily on enforcement-centric responses to crime problems, resulting in an unbalanced relationship between police and members of the communities they serve. As a result, traditional community policing strategies have missed an opportunity to incorporate local partners to share the burden of crime prevention and public safety in ways that create shared investments in both the problem definitions and intervention strategies.

Founded in 2018 at Rutgers University-Newark, the Newark Public Safety Collaborative (NPSC) offers an alternative to traditional community policing models because it relies on the co-production of public safety by multiple community stakeholders. Through direct partnership with the Newark Mayor's Office, other city officials, and community stakeholders, this School of Criminal Justice Anchor initiative builds on the success of past violence reduction programs. NPSC uses data and analytics to focus on places, not people. It empowers community stakeholders to act proactively in reducing crime and improving public safety in civilly just and sustainable ways.

NPSC's approach is based on the principles of data-informed community engagement (DICE). DICE involves government and community (e.g., business, civic) stakeholders who form agreed-upon narratives of priority issues, likely causes and desired outcomes. These data-informed narratives are then used to guide interventions as coordinated community-based responses to designated crime problems. Essentially, shared data and analytics become common denominators informing community stakeholders' decision-making processes and actions. The result is an impactful, comprehensive, sustainable, and transparent crime prevention strategy. While the initiatives of multiple community organizations may appear separate from one another, they combine to produce a deliberate and impactful response to crime problems throughout the city. Analyses are powered with Risk Terrain Modeling (RTM), a technique that diagnoses crime incident patterns throughout the city. RTM results serve as the common denominator that informs multiple stakeholders' plans and actions. The result is an effective and repeatable crime prevention strategy for the City of Newark. Law enforcement is just one part of the effort.



In this process, NPSC serves as a neutral convener by disseminating actionable information in multiple formats through structured meetings where discussants craft effective and socially just solutions to pressing problems. NPSC's roundtable discussions offer a unique platform for community groups, police, and other agencies to become equally data-informed and collaboratively engaged in developing a shared public safety agenda that meets community expectations. These elements come together to create a stronger relationship among community partners that maximizes existing local resources and fosters better outcomes.

To illustrate this with a recent example, the Newark Community Street Team (NCST) mobilized outreach workers to provide safe passage to schools in high-risk areas for violent crime located near seven schools in the West and South Wards of Newark. Social workers and residents from the Urban League of Essex County and the Fairmount Heights Neighborhood Association simultaneously enacted business checks at a select number of liquor stores that were identified through RTM (and validated by residents' lived experiences), as being associated with varying types of deviant behavior. To help coordinate these efforts, the NPSC offered analyses that engaged these and other local organizations and city agencies.

NPSC has successfully spearheaded over a dozen crime prevention strategies across Newark delivering promising results. A recent report by Newark Opportunity Youth Network (NOYN) and Equal Justice USA stated that "Though only in its third year of operation, the impact of the NPSC continues to spread throughout Newark, marking the importance and success of data-and community-informed public safety projects."

By bringing DICE to Newark, NPSC seeks to (1) democratize the use of data and analytics, (2) empower community organizations to become co-producers of public safety, and (3) mobilize community resources and expertise to problem-solve the city's most pressing crime issues. Public safety is reimagined as a holistic process by which community agencies, including police, participate to share the burden of public safety. In this process, community-based organizations, police, and other local stakeholders obtain equal access to data and analytics to solve problems and make decisions in a coordinated fashion. RTM analytics inform the decision-making processes of multiple community stakeholders which become, in and of itself, an important innovation from past collaborations between the community and the police. This collaborative process requires strong support and endorsement by city government officials and private organizations to create a robust framework that sustains community-focused public safety programs and activities. The result is a sustainable multi-stakeholder strategy capable of responding to multiple crime problems simultaneously and effectively.



Newark Public Safety Collaborative (NPSC), a public safety initiative developed in 2018 at the Rutgers-Newark School of Criminal Justice. The NPSC operationalizes the principles of data-informed community engagement (DICE) and applies them to serve the City of Newark.

For more information, visit [newarkcollaborative.org](http://newarkcollaborative.org)

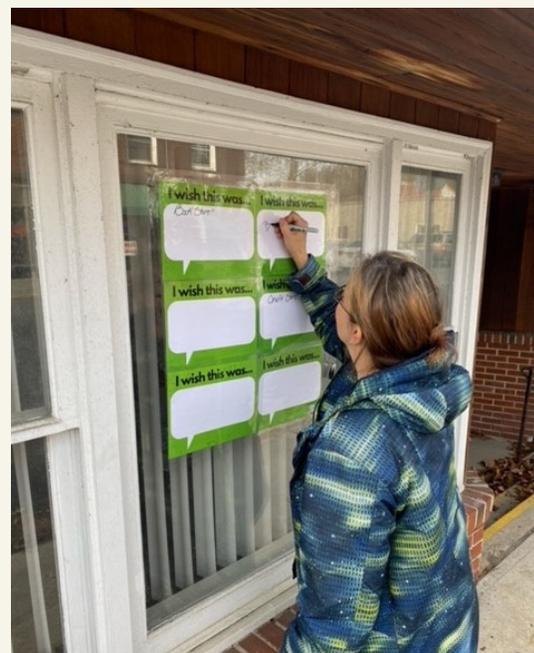
# Community Engagement Drives Tangible Change in 40 New Jersey Communities

By: Jef Buehler, Placemaking & Place-Based Revitalization Specialist, NJ Department of Community Affairs

The Neighborhood Preservation Program (NPP), a premier place-based revitalization program administered by the New Jersey Department of Community Affairs (DCA), is helping local district stakeholders revitalize 40 challenged but viable communities throughout the state. NPP offers a robust program of ongoing technical assistance and five-year grants (\$125,000/year) to a diverse array of mixed-use districts in both large cities and small towns. A key component of this program is its work to identify the goals and desires of district and community residents and business owners through a comprehensive community engagement process that drives the implementation of locally generated solutions.

NPP has been working to foster community revitalization since 1978, except for a several-year hiatus. Governor Phil Murphy and Lt. Governor Sheila Oliver successfully reinstated NPP in 2019 with the designations of 20 low-to-moderate-income areas that span the state. In October 2021, the DCA designated an additional 20 communities to join the NPP program.

*"After seeing the dramatic and positive changes in communities like Millville, Passaic, Cape May, and Keyport, we knew that replicating this program was to the benefit of New Jersey's residents and business owners," said Lt. Governor Sheila Oliver, who serves as DCA Commissioner. "The way the program gathers local input ensures there is genuine buy-in from representative members of each of these unique communities and helps them to define what they want their communities to become."*



NPP in Newark

An integral part of developing plans for each NPP community is gathering input through community engagement surveys and focus groups conducted in each of the designated NPP municipalities.

The process starts with surveys to capture the local perception of each communities' strengths and weaknesses. The NPP Technical Assistance Team uses Google Forms to create customized surveys for each community. Late last year, NPP provided online survey versions translated into several languages to ensure that all members of the community were able to participate.

The surveys let respondents select their preferred community style by choosing from visual examples of existing business districts from around the country. They could choose from ten options that included "Quiet and Local" and "Artsy & Trendy" to "Urban & Diverse." People who live, work and shop in these communities were also able to give input about the types of projects they would prefer in order to address the challenges facing the district. NPP created personalized QR codes for each community that, once scanned, took local participants directly to the survey on their mobile phones.

Representatives from municipalities and their non-profit partners took to the streets to encourage people to complete surveys immediately using electronic tablets, such as in Newark's Lincoln Park NPP district. Responses were also solicited through social media and e-newsletters, and from direct appeals by mayors such as by Mayor Sheena Collum in South Orange, which resulted in a 200% increase in survey responses in just three days. Some local NPP programs used traditional media or press releases and partnered with other local organizations to encourage survey participation, while others like Belvidere got creative, placing writable placards on the windows of empty storefronts encouraging passersby to write in what they would like to see in the vacant space.

As a result, survey participation was extremely high – 6,837 surveys were completed in the 20 new NPP districts, which is an average of 342 surveys per NPP district. That was 200% higher than the goal DCA's NPP Team had set. While most communities exceeded their response goals, Trenton led the pack with 800 responses.

Once the survey process was complete, the NPP Team provided data analysis for each NPP district, including customized charts and graphs that could be easily shared with local stakeholders. Communities were also given colorful word clouds created from words and phrases respondents used to describe their towns presently and what they hope for in the future.

Survey results were used to further engage stakeholders through focus groups. The NPP Team provided local NPP Coordinators with guidelines for conducting focus groups so that even those not experienced with the process were successful. Coordinators were also given Visual Punch Lists (VPL) - showing renderings of visible and tangible change in their actual districts - to help trigger ideas about what's possible.

The NPP Team successfully deployed this tactic for the first cohort of 20 NPP communities. This process works because if you ask someone a general question like, 'what would you like to see,' it's difficult to come up with answers if you have no context of what's possible. The VPLs offer a glimpse at what can be achieved through NPP and serve as a jumping off point for stakeholders to develop their vision. Each community was also tasked with creating representative Stakeholder Teams that would ensure the process and projects were vetted by the people for whom it matters the most. Stakeholder Teams made up of residents, business owners, nonprofit and community group representatives, and government officials are now in place in each NPP district.

The surveys, focus groups, and VPLs informed the next step of the NPP journey. Each community was tasked with creating an NPP Implementation Plan. This plan articulated what the community members wanted to see and provided a visual roadmap of projects that could transform their district over the five-year designation and grant period. With assistance from the NPP Technical Assistance Team, priorities, timeframes, and budgets, which include additional resources each community could leverage by being part of the NPP program, were mapped out and put before the Stakeholder Teams and each community's governing bodies for review and approval.

The first cohort of 20 NPP districts went through the same process and is now in their second year of creating visible and tangible change driven by their community members. Projects like murals, residential and commercial façade improvements, park revitalization, improved signage, and support for small businesses are successfully taking hold. The second group of 20 NPP communities, having now cleared the local government approval stage, are poised to begin projects designed to breathe new life into once thriving districts in New Jersey's cities and towns.

*"It's very exciting to see all the good that has and will come from this program," Lt. Governor Oliver said. "As a proud servant of the people of New Jersey, I'm thrilled that the change we all want to see is coming from the constituents in the communities that make our state unique and, quite frankly, special."*

Jef Buehler leads the Neighborhood Preservation Program(NPP) within the New Jersey Department of Community Affairs. He is also a Placemaking & Place-Based Revitalization Specialist. For more information on NPP, contact Jef at [jef.buehler@dca.nj.gov](mailto:jef.buehler@dca.nj.gov)

## Honoring Black History



by Ciara Bradley, MPA, CRP, Legislative Administrator, NJ League of Municipalities

Although we are two months removed from Black History Month, in which countless celebrations are made for African Americans' cultural and political achievements nationwide, it's never too late to recognize some of the local government's most influential political figures. In New Jersey, many local leaders continue to take positive steps forward to combat ongoing challenges. To that end, we would like to recognize just a few of our local African American leaders who are making history today with innovative approaches and initiatives, as well as policies for all of New Jersey's communities.

In 1970, Kenneth Gibson became the first African-American Mayor of a Northeastern city when he was elected Mayor of Newark. Today that legacy continues to be advanced by Mayor Ras Baraka. Since his election in 2014, Mayor Baraka has advanced initiatives to address water quality as a result of aging lead piping throughout the city, most recently with the Lead Pipe and Paint Action Plan introduced by the Biden-Harris Administration. Newark is New Jersey's biggest municipality, with a population of over 280,000 and over half of the residents being minorities. Mayor Baraka has also championed literacy efforts and focused on economic development and redevelopment. He continues to be a trailblazer who changes lives and communities.

Another groundbreaking local leader Ted Green, Mayor of East Orange, has been active in his community for over 25 years. Mayor Green has led efforts resulting in the lowering of the crime rate in a short period of time as well as, creating, and leading a widely known community clean-up group called "Mayor on the Block." Mayor Green sponsored many initiatives that helped his community.

League Past President and Past President of the Urban Mayors Association, Mayor Albert Kelly, governs what he calls "The Great City of Bridgeton." In 2010 he became Bridgeton's first black mayor. Mayor Kelly is very supportive of the educational needs of youths and interacts with the community tirelessly. His support for the state's municipalities has been more than apparent as he has made many appearances for multiple community causes, including addressing food deserts and voting rights.

Also making history as the first black female to be elected mayor in Chesilhurst Borough, is Mayor Jamila Odom Bremmer. After being recruited by former Mayor Michael Blunt, Jamila Bremmer leads her community by focusing on some of the town's most significant projects which include combating hunger, bringing in new businesses, active advocating for structural changes, creating more youth activities, and aggressive community improvement. Because of her hard work, in 2020, she received the Candance Women of Achievement award from the National Coalition of 100 Black Women of Southern New Jersey Chapter. The award is given annually to women of minority descent to honor their contributions to society.

So, as we honor the pioneers of the past, we also honor the efforts of all minority-led communities establishing sustainability and resilience 365 days a year. As such, Black history is not only recognized in February; history is also being made every day. Communities in the Garden State have flourished and strived thanks to State and local officials dedicating their time to years of public service for New Jersey and its municipalities. We applaud all members, political leaders, and former elected officials for their timeless commitment.

Join NJUMA and the Watson Institute at the New Jersey State League of Municipalities 107th Annual Conference November 15-17, 2022 Atlantic City Convention Center #njleague

Stay tuned for More Details!

UNION, N.J. – The John S. Watson Institute for Urban Policy and Research at Kean University recently brought together top leaders of the New Jersey Legislature, representatives from the legislature’s Black and Latino caucuses and members of the New Jersey Urban Mayors Association to lay the groundwork for creating a statewide urban policy agenda.

The Watson 2022 Virtual Policy Retreat, held Friday, February 4, 2022, reflects Kean’s commitment to the state’s urban centers since being named New Jersey’s first urban research university late last year. It also marked the first time the Institute assembled elected leaders from these core constituencies to intentionally identify, analyze and prepare to act upon the policy priorities of all three groups.

Joseph Youngblood, II, Ph.D., J.D., senior vice president for transformational learning and external affairs at Kean, said the event marked a significant step forward for the University’s urban research initiatives.

“This historic convening is the first in a series of engagements designed to leverage Kean University’s wide-ranging policy and research capabilities to support the policy needs of urban legislators and mayors,” Youngblood said. “Our partnership with the legislative caucuses, urban mayors and urban communities enables the Institute to support policy formation and provide evidence, analysis and policy recommendations that help move all of our urban communities forward.”

The virtual retreat featured discussions on four principal policy areas: basic needs, including food and housing insecurity, homelessness, and poverty; public health and safety, including violence as a public health crisis; education and positive youth development; and the environment, including infrastructure, environmental justice, and economic and community development.

Barbara George Johnson, J.D., vice president of external affairs and urban policy at Kean and executive director of the Watson Institute, delivered an overview of the policy content that was to be discussed.

“New Jersey’s urban communities are overburdened and in crisis on a number of fronts, and only by working together, with a firm commitment to finding sustainable solutions to our challenges, can we bring about meaningful change,” Johnson said. “Kean University and the Watson Institute will work with leaders at all levels to improve the economies of our cities and the lives of the people living in our urban centers.”

Assemblywoman Shavonda E. Sumter ‘96, chair of the Legislative Black Caucus, noted the policy retreat’s historic significance as it brought the legislative caucuses together with urban mayors to collectively discuss impactful policy issues.

Senator Nellie Pou, chair of the New Jersey Legislative Latino Caucus, said dialogue on critical issues creates the opportunity for collaboration in finding solutions.

New Jersey Senate Majority Leader M. Teresa Ruiz and General Assembly Speaker Craig J. Coughlin attended the policy retreat and pledged to work with the Black and Latino caucuses and urban mayors to obtain federal resources that will help meet the state’s needs, including funds from the federal infrastructure law.

Ruiz and Coughlin stressed the importance of working together to address a healthcare system that puts urban New Jerseyans, especially people of color, at a disadvantage; curb the uptick in urban gun violence; and reverse entrenched and long-standing policies that perpetuate substandard education in some urban municipalities.

Newark Mayor Ras J. Baraka and Plainfield Mayor Adrian O. Mapp, the president and vice president of the New Jersey Urban Mayors Association, also attended the virtual session. Mapp called the meeting inspiring.

“I thank the John S. Watson Institute for Urban Policy and Research and Kean University under the leadership of President Lamont Repollet for facilitating such a historic first session and providing expert guidance throughout. I look forward to participating in more collaborative efforts such as this.”

# Governor's Budget to HouseNJ

BY: Staci Berger, President and CEO

The needs of our communities have grown exponentially as a result of the pandemic and rising inflation. Local governments are looking at revenue raisers to maintain services and help their communities thrive without making draconian cuts or inflicting more pain on household budgets. The good news is that Governor Murphy's FY2023 state budget contains several investments that will benefit municipalities. There's also an opportunity to get state and federal leaders to implement other programs and investments that will help make NJ a place everyone can afford to call home.

During his annual budget address, the governor unveiled a plan to invest more than \$300 million from New Jersey's American Rescue Plan (ARP) allocation to help create thousands of homes our residents need. By making that historic down payment on already approved municipal developments, this budget proposal helps restore balance to the marketplace. It will also maintain the Affordable Housing Trust Fund solely for its intended purpose: to create the affordable homes our communities desperately need. These investments are essential because housing security and affordability are major concerns for NJ residents. Almost 90 percent of New Jerseyans consider the cost of housing to be a serious problem according to a 2021 Eagleton Poll.

While these investments are a step in the right direction, there's more to do to lay a foundation that helps create a more affordable NJ for generations to come. The Housing and Community Development Network of New Jersey has launched the HouseNJ campaign which calls for public investments that create housing availability, affordability, and accessibility. We are mobilizing to ensure that NJ leaders fully deploy \$975 million in ARP funds and state resources to meet our housing needs.

On the federal level we must ensure that any reconciliation bill includes deep investments in affordable home production, rental assistance, and public housing. On the state level, HouseNJ calls on the legislature to preserve and grow the Affordable Housing Trust Fund, increase funding for the Neighborhood Revitalization Tax Credit, expand rental assistance, remove credit score thresholds for many renters, and eliminate childhood lead poisoning. We are also calling on the legislature to help close the racial wealth gap and create generational wealth by funding first-generation homeownership programs, especially for Black and Brown residents.

Another policy priority of the HouseNJ campaign is the Community Wealth Preservation Program which expands community-based access to residential properties sold at sheriff sale. The residency requirement ensures that not only is the property serving an immediate, existing need, but it also allows for this wealth-generating asset to stay in the community and provide financial security for the family living there. The program also allows for nonprofit community development corporations, who work deeply in our communities, to work with residents to make sure these assets stay locally owned and occupied.

Finally, HouseNJ also calls for a continuation of last year's \$2.5 million appropriation for Code Blue. That allocation needs to remain in place to give municipalities adequate resources to execute their required Code Blue plans.

These housing programs and investments are critical for addressing homelessness, keeping people in their homes and strengthening neighborhoods. All of which stabilize the marketplace and boost the economy. That is why we are urging local officials to join the HouseNJ campaign and show support for these invaluable federal and state investments that could be a real game-changer for local governments and the residents of NJ.

The housing affordability crisis in New Jersey and around the country has been decades in the making. We won't fix it overnight, but we can start today. There are proven solutions that can address the affordability crisis. Together, we can HouseNJ and make sure New Jersey is an affordable place for everyone to call home. Visit [hcdnnj.org/housenj](http://hcdnnj.org/housenj) to learn more and endorse the campaign. A sample supporter resolution is also available at [tinyurl.com/HouseNJResolution2022](http://tinyurl.com/HouseNJResolution2022).

For more information, go to

[www.hcdnnj.org](http://www.hcdnnj.org)

or on Facebook, Twitter, and

Instagram @HCDNNJ



# Join the Fight for Clean Water Funding to Keep Your City Healthy and Affordable

By: Mo Kinberg and Chris Sturm campaign co-chairs at New Jersey Futures

Imagine a heavy rainstorm. You open your front door and step outside to head to work or school. You see small rivers of water cascading down your street, pooling at the end of your block, with more bubbling up from the storm drains. You have to wade through the water to get to work or take your children to school. Now, imagine that the water contains untreated sewage. How would that feel? Would you worry about your health and the health of your family?

Too many residents of New Jersey's urban communities do not have to imagine the above at all. This is reality. Just as lead in drinking water, contamination from chemicals such as PFAs and increasingly catastrophic flooding are a part of everyday life. Aging and deteriorating water infrastructure foist a disproportionate burden upon New Jersey's urban communities.

We have seen some progress on clean water infrastructure. President Biden, our members of Congress, Governor Murphy, and the New Jersey State Legislature have begun to take steps to address lead service lines, stormwater upgrades, and improvements to combined sewer systems. Locally, there is a reason for hope as well. Newark was able to replace roughly 23,000 lead service lines with a \$123 million bond from Essex County. The project was only possible with collaboration and significant funding.

Despite progress, more work and funding are needed on a large scale. Over the next five years, New Jersey faces a \$6 billion clean water funding gap—a gap that is and will be in many ways more acutely felt in urban communities. Despite having succeeded in upgrading lead service lines, for example, Newark still has to contend with combined sewer overflows. Fully addressing the problem will cost roughly \$450 million. This is just one example. Urban communities across the state face similar challenges—challenges that carry costs in detrimental health impacts, damage to public and private property, and increased water and sewer rates for residents.

The responsibility for these projects, and their costs, will fall in large part on mayors and local elected officials who will have to raise the rates paid by their residents and local businesses. Without additional federal and state investment, our communities will be left in an untenable position.

The good news is that Governor Murphy and the New Jersey State Legislature have a once-in-a-generation opportunity to accelerate investment in clean water infrastructure by using an additional \$1.2 billion from the state's remaining American Rescue Plan (ARP) funding. ARP dollars, combined with the \$1 billion funding that New Jersey is set to receive from the Bipartisan Infrastructure Law to fund clean water projects, would represent a robust down payment on healthier and stronger urban communities.

The \$1.2 billion additional funding this year would help accelerate the pace of the replacement of lead service lines, improvements to stormwater systems, and upgrades to combined sewer systems. Additionally, this funding would help build the capacity of municipalities to identify, plan, and execute projects, while providing more assistance to low-income households.

It is important to recognize that we live in a world of competing priorities, and even more critical to recognize why bold investment in clean water must be at the top of our list. Clean water is not optional, it is essential. We cannot exist without clean water. Our children cannot learn and grow without clean water. Our economy cannot function without clean water. Clean water is foundational to our communities and the lack of clean water is devastating.

As the Governor and State Legislature work through the budget process, we must ensure we create a clear focus on clean water. The clean water funding gap is not insurmountable, but we have to act now or the problem will continue to worsen. Together, we can invest in clean water, healthy families, and good jobs for all of our communities.

**Learn more about the Clean Water, Healthy Families, Good Jobs Campaign  
and join the fight for clean water at [www.ourwaternj.org](http://www.ourwaternj.org).**

# C-PACE: The Dawn of Sustainability Financing for NJ's Built Environment

By: G. Lamont Blackstone, CRX

Inflation can be very unfriendly to financing urban redevelopment. It manifests itself in rising construction costs which, in turn, expand development budgets. When combined with rising interest rates, inflation exposes developers to financing gaps as they struggle to fill out the capital stacks of their projects and building retrofits. Those higher interest rates make projects more difficult to finance. That is inevitable even though rents for certain asset classes—such as market-rate multifamily and industrial facilities—may adjust relatively well to inflationary pressures. The result: a project will support less debt, will need more equity, and capital shortfalls can arise.

For building operations energized by fossil fuel sources, the near-term inflation outlook may be even more worrisome. The Ukrainian crisis, and its ripple effects on energy markets, will put added pressure on commercial building owners to accelerate energy efficiency improvements. And that raises the question of how those capital expenditures will be financed. The payback calculations may make sense, but that is irrelevant if capital is scarce or cumbersome to repay or service.

## New Jersey Joins the C-PACE Family of States

Nonetheless, some good news is arriving with New Jersey's enactment of C-PACE financing. So, the state's mayors will want to understand how the New Jersey Economic Development Authority (NJEDA) implements the rules of the road for this new sustainable development tool. It is reported that proposed guidelines and regulations are expected from the state agency this summer, with the retrofit program opening first, followed by the rules for new commercial construction some time thereafter.

C-PACE is an acronym for "commercial property assessed clean energy." It is a financing mechanism now available in 38 states, including neighboring New York. However, not all of those states have fully activated their statutory programs. C-PACE is a distant cousin to tax increment financing in that it allows lenders to provide upfront financing on favorable terms for improvements related to sustainable development—but using the property tax assessment systems of local governments. While the New Jersey statute seems to impose a more restrictive definition of eligible costs than New York, it still encompasses a wide scope of energy efficiency and resiliency improvements such as renewal energy systems and hurricane-resistant construction. The latter may be particularly significant for New Jersey's coastal communities.

Unlike gap financing tools such as New Markets Tax Credits, historic tax credits or EB-5 financing, C-PACE requires the express authorization by individual municipalities—even after it has been authorized by a state. (Note: the EB-5 regional center program was recently reauthorized for the next five years by the federal government.) While financing for the eligible improvements is provided by a growing network of lenders, the typical framework for C-PACE involves debt service payments incorporated as special assessments added to a property owner's tax bill. Thus, that implies the necessity for local authorization. If the state's parameters emulate the underwriting in New York State, 100% of the eligible costs can be financed over a long time horizon. And that term is typically far longer than the duration of conventional construction loans, NMTC and EB-5 investment structures. That can be exceptionally accommodating for the cash flow streams of projects and buildings.

## C-PACE: No Longer the Orphaned Child

C-PACE is being studied and increasingly accepted by the banking industry and sources of institutional real estate capital. To illustrate, it was a topic of discussion last year during a meeting of the National Council of Real Estate Investment Fiduciaries (NCREIF), the leading provider of investment performance data to the nation's leading providers of institutional real estate capital. As some municipalities across the nation have enacted legislation governing the built environment's responsiveness to climate change, C-PACE offers building owner's a tool for responding to costly retrofit mandates and new construction guidelines.

Another future impetus for sustainability retrofits may come from conventional lenders. It is conceivable that lenders—one day—will feel compelled to decarbonize their loan portfolios and adopt energy efficiency and resiliency improvements as criteria for underwriting commercial property refinancings.

So, New Jersey municipalities will soon begin the decision-making process regarding whether to adopt C-PACE. Hence, they may want to understand how it has been used in other states. The largest C-PACE deal in the nation (done to date) has topped out at \$89mm and was executed for 111 Wall Street in Manhattan. However, far smaller financings—ranging from several hundred thousands of dollars to single-digit millions—have been closed in other jurisdictions in New York and Pennsylvania. Thus, C-PACE is inherently scalable across a broad spectrum of energy efficiency and building resiliency upgrades.

Project REAP, the oldest and largest national diversity & inclusion initiative serving the commercial real estate industry, will include a presentation on C-PACE financing and other alternative financing tools during its upcoming online academy. That webinar session is scheduled for Thursday, May 12th from 5 pm to 6:30 pm EST. Members of the urban mayors' association who wish to obtain a complimentary guest pass for that session may contact [chair@projectreap.org](mailto:chair@projectreap.org). For more information on Project REAP, visit [www.projectreap.org](http://www.projectreap.org).

G. Lamont Blackstone, CRX, is an urban redevelopment consultant whose clients include investors, developers and non-profit organizations. He is also the board chairman of Project REAP, the national diversity & inclusion initiative providing commercial real estate training and networking opportunities.

# The African American Chamber of Commerce of New Jersey Celebrates 15 Years of Improving the Economic Competitiveness of Blacks in New Jersey

By: Ferlanda Fox Nixon, Esq

"This year, the African American Chamber of Commerce of New Jersey (AACCNJ) celebrates a milestone," reflects John E. Harmon, Sr., IOM, Founder, President and CEO of the 501(c)(3) organization. "We turn 15, and unfortunately, the need for our existence remains just as relevant today as it did in 2007," he notes.

The facts indeed are bleak. Black business owners have consistently experienced fewer opportunities to sustain and grow businesses as compared to their White counterparts. Access to capital, accumulation of wealth, and economic opportunities remain three of the biggest challenges for Black business owners. For example, Black-owned small businesses are less likely than White-owned small businesses to have critical lending relationships with banks. Additionally, the State of New Jersey does less than three percent of contracting with African Americans even though Blacks represent more than 15 percent of the state's population and vote more than 90 percent as Democrats in the state's urban areas. Moreover, African Americans have the highest unemployment and poverty rates in New Jersey, and significantly fewer Blacks enjoy homeownership than Whites. Furthermore, the COVID-19 pandemic has amplified major structural inequities, systemic discrimination, and healthcare disparities that have impacted communities of color and minority- and women-owned businesses for generations.

So, for the past decade and a half, the AACCNJ has partnered with the New Jersey Urban Mayors Association and other stakeholders to economically empower and sustain African-American communities through entrepreneurship and capitalistic activities within the state of New Jersey and via interaction with the National Black Chamber of Commerce, Inc. Among its many goals, the AACCNJ has steadfastly sought to enhance its ability to be a critical source of information, inspiration, knowledge, and resources for the more than 80,000 African-American businesses and the more than 1.2 million Black residents throughout New Jersey.

"I boil it down to one simple acronym...ROI—Resources, Opportunities, and Information," explains Harmon.

As part of its ROI, the AACCNJ's offerings include advocacy building, community and government relations, business development, workforce-readiness training, and education attainment. The AACCNJ serves as a mechanism for communication, program creation, and strategic implementation of initiatives and resolutions that help build New Jersey's economic landscape.

"We are a conduit to bridging economic gaps encountered by underperforming populations in New Jersey, from sole proprietorships and fledgling businesses to at-risk teens and formerly incarcerated individuals," Harmon shares. "We open lines of communication between government officials and suppliers; promote enterprise activity for women-, veteran-, and minority-owned businesses; elevate constituents' access to capital and visibility in key markets; and design customized mentorship and entrepreneurial programs for adults and youths," he continues.

Harmon and his 12-member staff accomplish the foregoing through webinars; conferences; community outreach; and group- and one-on-one workforce training, professional development, and technical assistance programs. The AACCNJ's successful initiatives include the following:

**Small Business Bonding Readiness Assistance Program.** A total of 105 small, minority- and women-owned businesses have participated in the AACCNJ's Small Business Bonding Readiness Assistance Program since its inception in 2019, with 50 business owners qualifying for more than \$39.7 million in surety bonds.

**Equitable Small Business Initiative (ESBI).** The AACCNJ launched the ESBI in partnership with New Jersey Community Capital, a community development financial institution, as part of the AACCNJ's "crawl/walk" strategy to build its lending capacity in preparation of becoming its own community development financial institution. Interest in ESBI has yielded more than 225 intakes, resulting in 41 applications, 17 loans approved, and 14 loans closed, totaling \$1,083,575. Additionally, applications have come from 18 of New Jersey's 21 counties, and more than 220 jobs have been created.

**NJ Manufacturers Extension Program (NJMEP).** In an effort to address the inequities facing Black and Brown families, the AACCNJ has partnered with the NJMEP, which supports the progression and success of the manufacturing industry throughout New Jersey. NJMEP offers high school seniors, out of school students, and underemployed and unemployed citizens the opportunity to participate in the P-160 manufacturing training program at no cost and earn a nationally recognized certification widely used in the manufacturing logistics and supply chain industries.

**Skills Development.** In the past six years, the AACCNJ has trained 4,794 workers for a total of 20,580 training hours. The training focuses on skills development in construction, distribution, and healthcare. Technical assistance has covered a variety of subjects such as supervision and management, medical technology, Six Sigma Yellow Belt, logistic and material management, project management, problem management, and business communications.

The AACCNJ's reach extends statewide and nationally via radio, television, and social media (Facebook, Twitter, LinkedIn, and Instagram). Its weekly radio show, Empowerment Hour, has more than 2,000 listeners. Its monthly television show, Pathway to Success, airs on NJTV and NJTVonline.org, garnering 1.6 million viewers, and on PBS.org, attracting an audience of more than 28 million viewers. The AACCNJ's annual signature events include the Circle of Achievement Awards Gala in February, State of Black New Jersey Summit in April, Women Who Empower Awards in May, Golf Classic in July, Business Leadership Conference in September, Corporate Awards Dinner in October, and Year-end Meeting in December.

The AACCNJ joins the top three percent of all chambers nationwide that are accredited by the United States Chamber of Commerce. It is the only accredited chamber in New Jersey and the only African-American chamber in the United States to hold this distinction.

"For the past 15 years, we have leveraged our platform to mitigate economic and health disparities and enhance the ROI and prosperity of New Jersey's Black residents and business owners," Harmon proudly states. "We are committed to do the same for the next 15 years as we remain strategically aligned with the mission and goals of the New Jersey Urban Mayors Association."

Small Business Bonding Readiness Assistance Program. A total of 105 small, minority- and women-owned businesses have participated in the AACCNJ's Small Business Bonding Readiness Assistance Program since its inception in 2019, with 50 business owners qualifying for more than \$39.7 million in surety bonds.

Equitable Small Business Initiative (ESBI). The AACCNJ launched the ESBI in partnership with New Jersey Community Capital, a community development financial institution, as part of the AACCNJ's "crawl/walk" strategy to build its lending capacity in preparation of becoming its own community development financial institution. Interest in ESBI has yielded more than 225 intakes, resulting in 41 applications, 17 loans approved, and 14 loans closed, totaling \$1,083,575. Additionally, applications have come from 18 of New Jersey's 21 counties, and more than 220 jobs have been created.

NJ Manufacturers Extension Program (NJMEP). In an effort to address the inequities facing Black and Brown families, the AACCNJ has partnered with the NJMEP, which supports the progression and success of the manufacturing industry throughout New Jersey. NJMEP offers high school seniors, out of school students, and underemployed and unemployed citizens the opportunity to participate in the P-160 manufacturing training program at no cost and earn a nationally recognized certification widely used in the manufacturing logistics and supply chain industries.

Skills Development. In the past six years, the AACCNJ has trained 4,794 workers for a total of 20,580 training hours. The training focuses on skills development in construction, distribution, and healthcare. Technical assistance has covered a variety of subjects such as supervision and management, medical technology, Six Sigma Yellow Belt, logistic and material management, project management, problem management, and business communications.

The AACCNJ's reach extends statewide and nationally via radio, television, and social media (Facebook, Twitter, LinkedIn, and Instagram). Its weekly radio show, Empowerment Hour, has more than 2,000 listeners. Its monthly television show, Pathway to Success, airs on NJTV and NJTVonline.org, garnering 1.6 million viewers, and on PBS.org, attracting an audience of more than 28 million viewers. The AACCNJ's annual signature events include the Circle of Achievement Awards Gala in February, State of Black New Jersey Summit in April, Women Who Empower Awards in May, Golf Classic in July, Business Leadership Conference in September, Corporate Awards Dinner in October, and Year-end Meeting in December.

The AACCNJ joins the top three percent of all chambers nationwide that are accredited by the United States Chamber of Commerce. It is the only accredited chamber in New Jersey and the only African-American chamber in the United States to hold this distinction.

"For the past 15 years, we have leveraged our platform to mitigate economic and health disparities and enhance the ROI and prosperity of New Jersey's Black residents and business owners," Harmon proudly states. "We are committed to do the same for the next 15 years as we remain strategically aligned with the mission and goals of the New Jersey Urban Mayors Association."

Ferlanda Fox Nixon, Esq is the Chief of Policy and External Affairs for the African American Chamber of Commerce of New Jersey. Ms. Nixon leads the organization's policy, government, and public affairs agenda, supporting the success of the chamber and achieving multi-stakeholder goals for improved economic and financial status for members of New Jersey's Black community.



[www.aaccnj.com](http://www.aaccnj.com)

# Preparing Your Communities for New Jersey's -Plastic and Paper Bag Ban

By: JoAnn Gemenden, Executive Director of the NJ Clean Communities Council



**NJ law bans grocery stores from providing plastic and paper bags starting this May.**  
**Don't wait. Start bringing reusable bags now.**



**BRING YOUR REUSABLE BAGS WHEN YOU SHOP!**  
**BagUpNJ.com**



**SKIP THE STRAW!**

To reduce litter, NJ Law mandates that plastic straws can only be provided upon request starting November 4, 2021.

So, **SKIP THE STRAW** or bring a reusable one.

#njcleancommunities | [njclean.org](http://njclean.org)



For more information:, contact:  
JoAnn Gemenden, Executive  
Director of the NJ Clean  
Communities  
Council  
[njccc@njclean.org](mailto:njccc@njclean.org)

On May 4, 2022, New Jersey's statewide ban on plastic and paper bags—the most progressive bag ban law in the nation—will take effect, outlawing plastic bags and polystyrene containers at supermarkets, food establishments and retail outlets, and banning paper bags at grocery stores larger than 2,500 square feet. To raise awareness about the plastic and paper bag ban and ensure that residents are well-informed prior to the ban taking effect, the New Jersey Clean Communities Council has launched the BagUpNJ campaign. This campaign includes multi-lingual, multi-platform advertising, communications and social media initiatives, public service announcements, a student video PSA contest and extensive community outreach. Local and county governments have a major role to play in helping minimize the disruption or inconvenience your constituents may experience, particularly in your underserved communities. We hope we can count on you to partner with us in the successful roll out of this historic milestone in New Jersey's history.

Ways you can help:

- **Bag Up NJ Month.** Adopt a resolution declaring May, 2022 as "Bag Up NJ Month" in your county/municipality and announce the action to the local media. Please see the attached packet or visit here for draft resolutions.  
<https://bagupnj.com/index.php/bag-up-nj-month>
- **Social Media.** Publicize the Bag Up NJ campaign across your social media channels. A library of sharable social media content can be downloaded here.  
<https://bagupnj.com/index.php/downloads>
- **Reusable Bag Giveaway Programs.** Help supply your constituents with reusable bags by sponsoring a branded bag giveaway. In 2021, New Jersey Clean Communities awarded more than \$20.7 million in grants to New Jersey's counties and municipalities. These funds can be used to purchase reusable grocery bags, bearing your local government branding, to be distributed at community events, senior programs, food pantries or at other public outreach events.
- **Sponsor a Branded Bag Distribution:** The NJCCC launched a Business Partnership Program which allows government agencies and businesses to partner with the Clean Communities Council on a branded bag giveaway. For more information on sponsoring or partnering with the Bag Up NJ campaign on bag distribution, please contact: JoAnn Gemenden, Executive Director of the NJ Clean Communities Council, [njccc@njclean.org](mailto:njccc@njclean.org) or visit

<https://njclean.org/images/DOCUMENTS/Bag-Up-NJ-Sponsorship-Form-2021.pdf>

## Important Dates:

- April 23, 2022: Earth Day, 50+2. Due to the Covid-19 pandemic, the celebration of the 50th anniversary of Earth Day has been delayed by two years. Location is Liberty State Park
- May 4, 2022: New Jersey's plastic and paper bag and polystyrene foam food container ban takes effect.
- May 26, 2022: New Jersey Clean Communities Annual Conference (Virtual via Zoom). Register here:  
<https://njclean.org/images/DOCUMENTS/registration-form-052622.pdf>

# Unite Us: The Only End-to-End Solution for Social Care is Launching in New Jersey

by: Roseline Atte, State Network Director - New Jersey

Unite Us: The Only End-to-End Solution for Social Care is Launching in New Jersey Unite Us, the nation's leading technology company connecting health and social care, will launch a coordinated care network called Unite New Jersey on April 26, 2022. The network will serve as a central point of contact where healthcare and social service providers can make and track secure closed-loop referrals for patients and clients to get the help they need when they need it. At Unite Us, we believe that health begins in the community, and the future of health is in the community. Unite Us has developed the only end-to-end social care solution bringing together government, healthcare, and community partners to identify and address local needs and create a solid and vibrant care coordination network. The Unite New Jersey network will securely connect residents in need to much-needed services such as assistance with food insecurities, housing, employment, financial needs, and much more. Health equity is a guiding priority of Unite Us. We partner with community-based organizations and health systems to build a robust network providing community members a fair opportunity to access the resources they need to survive and thrive, leading to health equity. We are thrilled about the launch of the Unite New Jersey network," said Roseline Atte, State Network Director, Unite Us. We will expand the network across the state to support individuals and connect them to critical resources and services. Our team works collaboratively across sectors to coordinate care. Our goal is to increase equitable access to care and services.

To date, Unite Us has launched in over 44 states. Today, the Unite New Jersey network launches statewide. Through the Unite Us platform, health systems and organizations can:

- Identify gaps in access to social care
- Connect individuals to social care services in their communities
- Reduces cost of care by helping funders like governments, foundations, and health plans make investments in community-based services that drive impact
- Increase social care funding for social care providers to enhance and scale their services
- Track, measure and tie the impact of services to outcomes
- Protect client data privacy and seamlessly integrates systems of record across the community, all in one platform

We invite you to come on this journey with us - to imagine a New Jersey where all residents have equitable access to resources. To partner with us, organizations can fill out the Partner Registration Form or visit Unite New Jersey to learn about upcoming events. Unite New Jersey network will launch on April 26, 2022. This coordinated care network will connect residents to much-needed resources and services to improve whole-person health



Roseline Atte is the State Network Director for Unite - New Jersey. Raised in Newark, NJ, Roseline Atte has a master's in public health from New York Medical College and a B.S. from Rutgers University. Roseline has experience leading community engagement strategies and teams within and outside healthcare systems.

Roseline can be reached at Email: [roseline.atte@uniteus.com](mailto:roseline.atte@uniteus.com)



# MORTGAGE ASSISTANCE IS AVAILABLE



The Emergency Rescue Mortgage Assistance (ERMA) program provides financial assistance to eligible homeowners who have experienced a significant decrease in income or increase in expenses due to the COVID-19 pandemic.

## PROGRAM OVERVIEW:

- Up to \$35,000 per household for expenses which may include:
  - Mortgage reinstatement
  - Escrow shortages
  - Delinquent property taxes
  - Municipal or property tax liens
  - Mortgage payments, including principal, interest, taxes, and homeowner's insurance

## ELIGIBILITY:

- To qualify for assistance, a homeowner must:
  - Own and occupy an eligible one- to four unit primary residence
  - Have experienced a COVID-19 related financial hardship, and have been unable to remain current on mortgage payments
  - Meet household income limits
  - Have been current on mortgage and property taxes as of January 2020

## NEXT STEPS:

- Visit [www.njhousing.gov](http://www.njhousing.gov)
  - To apply for the ERMA program
  - To find a housing counselor near you for free counseling and ERMA application assistance
- If you need additional assistance, call 1-855-647-7700



ERMA is a federally-funded program administered by the New Jersey Housing and Mortgage Finance Agency.

# HAY AYUDA PARA PRÉSTAMOS HIPOTECARIOS



El programa de Asistencia Hipotecaria para Rescate de Emergencia (Emergency Rescue Mortgage Assistance, ERMA) ofrece asistencia financiera a propietarios de vivienda elegibles que hayan sufrido una disminución en sus ingresos o un aumento en sus gastos por la pandemia de COVID-19.

## DESCRIPCIÓN GENERAL DEL PROGRAMA:

- Hasta \$35,000 por grupo familiar para gastos como los siguientes:
  - Restablecimiento de préstamo hipotecario
  - Faltante de fondos en custodia (escrow)
  - Impuestos a la propiedad morosos
  - Gravámenes municipales o del impuesto a la propiedad
  - Pagos del préstamo hipotecario, incluidos el capital, los intereses, los impuestos y el seguro para propietarios de vivienda

## ELEGIBILIDAD:

- Para calificar para la asistencia, el propietario debe:
  - Poseer y ocupar un domicilio principal elegible de una a cuatro unidades;
  - Haber tenido dificultades financieras por la COVID-19 que le impidieron mantenerse al día con los pagos del préstamo hipotecario;
  - Cumplir con los límites de ingreso familiar promedio;
  - Haber estado al día con el préstamo hipotecario y los impuestos a la propiedad en enero de 2020

## PASOS A SEGUIR:

- Visit [www.njhousing.gov](http://www.njhousing.gov)
  - Para presentar una solicitud al programa ERMA
  - Para buscar un asesor de vivienda cerca que lo asesore sin cargo y le ayude con la solicitud de ERMA
- Si necesita más ayuda, llame al 1-855-647-7700



ERMA es un programa financiado por el gobierno federal y administrado por la Agencia de Financiamiento de Hipotecas y Viviendas de Nueva Jersey.



## **Who knows better than local officials about the needs of the businesses in their cities?**

Municipal officials are often the first to hear when a new business is looking for a location, seeking to expand or ready to hire employees. They are also the first to get questions about state laws, regulations, permitting, licenses and more.

The New Jersey Business Action Center (NJBAC) can be the resource that you turn to for answers to these questions. The NJBAC, a state office within the New Jersey Department of State, is based in Trenton and ready to answer these questions in minutes or work with businesses one-on-one to resolve more complicated issues.

We offer the basics of starting a business, finding technical assistance, creating a business plan, selecting a form of incorporation and choosing a trade name. As the idea progresses, we can help find lenders and state and federal lending or grant programs aimed at helping innovative companies get off the ground. We have our Business Helpline, 1-800-JERSEY-7 that you can refer businesses to. It receives more than 25,000 calls a year and is answered by experienced people who work to get answers to business questions. The NJBAC also staffs a live chat where questions can be submitted directly to our business experts on the state business website, [www.Business.nj.gov](http://www.Business.nj.gov)

A new feature is a Business Navigator available on [www.Business.nj.gov](http://www.Business.nj.gov) which can provide a new business a customized road map for starting their business or an existing business a dashboard of available resources. The Navigator is constantly evolving as new features and updated information is added. This is a valuable resource for the businesses starting up in your towns. We can also help businesses expand, construct their buildings and hire skilled workers. We coordinate with state agencies like the Department of Transportation, Department of Environmental Protection, Department of Community Affairs and Division of Consumer Affairs to develop solutions, set up meetings regarding permitting, licensing and regulatory challenges to help streamline the process, and more.

We are also focused on helping businesses understand the new state laws that apply to them, such as family leave policies, paid sick leave and independent contractor regulations and how to stay in compliance with these regulations

Our online resources include the Starting a Business Checklist  
<https://nj.gov/state/bac/assets/pdf/nj-new-business-checklist.pdf>.

We also have a great selection of podcasts. Some of the most popular offerings online are the How-To Guides, a collection of detailed documents that focus on topics such as franchising and choosing a location:

<https://nj.gov/state/bac/assets/pdf/how/start-a-franchise.pdf>

If your community has endured a disaster or emergency, we can also help. Our team works to give businesses the resources to recover and get back to work

<https://nj.gov/state/bac/assets/pdf/njbac-emergency-preparedness-2018-0326.pdf>

It's important to know that no business is too big or small for us to work with. Of course, small business is our focus, but the definition of small business is so varied that it can apply to a company with 10 employees or 100 employees.

To learn more about the NJBAC, visit us online at <https://www.nj.gov/state/bac/bac.shtml> or call us at 1-800-JERSEY-7.

---

**The Father Center of New Jersey Presents:**

---

# 2022 Statewide Fatherhood Conference



Forging Stronger Relationships for Fathers and Families:  
Building Bridges in New Jersey.

**#StrengthenFathersStrengthenFamilies**

**#DadMatters**

---

November 3, 2022  
8:30 AM- 2:30 PM

NJ DCF Office of Training and Professional Development  
30 Van Dyke Avenue  
New Brunswick, NJ 08901

---

For more information, contact:

Website:

[thefathercenter.org](http://thefathercenter.org)

Email:

[info@thefathercenter.org](mailto:info@thefathercenter.org)



# FREE TUITION

## for Qualified NJ Students



Kean University President  
Lamont O. Repollet, Ed.D.

*“Through the Kean Tuition Promise and the Garden State Guarantee, Kean University is achieving our goal of improving access to a world-class education for outstanding students who deserve the life-changing effect of a college degree.”*

Kean is New Jersey’s most affordable comprehensive university. We promise equity, access and excellence in higher education. Together, the **Kean Tuition Promise** and the **Garden State Guarantee** provide qualified New Jersey students with a world-class Kean education tuition free.



# KEAN

FOR MORE INFORMATION: [kean.edu/tuition-promise](https://kean.edu/tuition-promise)



To learn more about NJUMA, go to  
[www.kean.edu/new-jersey-urban-mayors-policy-center](http://www.kean.edu/new-jersey-urban-mayors-policy-center)

Follow the Watson Institute on social media at:



@thejswatsoninst



@thejswatsoninst



<https://www.linkedin.com/company/john-s-watson-institute-for-urban-policy-research>

SCAN THE QR CODE TO  
JOIN OUR EMAIL LIST





**KEAN**  
**Kean EDA**  
**University Center**

The Center for Economic and Workforce Development, Innovation and Social Entrepreneurship at Kean University is proudly designated as a United States Economic Development Administration (USEDA) University Center. Kean University appreciates the opportunity to partner with the USED A in promoting economic progress across the nation.

Through the Kean EDA University Center, the University is committed to developing vibrant economic ecosystems that positively impact and sustain urban communities throughout New Jersey.

## Building Economic Stability

The Kean EDA University Center examines the current economic ecosystems of New Jersey's urban communities with the purpose of increasing resilience against adversity, building stronger support systems and developing future partnerships, policies, programs and practices that promote economic stability and prosperity statewide.

## Community Solutions

The Kean EDA University Center's core function is to create open forums for citizens, business owners and policymakers to connect and create innovative solutions to complex economic issues facing their communities. The center brings people together in the spirit of breaking silos and making progress within challenging economic situations.

Kean EDA University Center's services and outreach programs are constantly evolving to meet the specific needs of the communities we serve.

## Our Partners

The Kean EDA University Center's work is made possible through the cooperation of our partners:

- John S. Watson Institute for Urban Policy and Research
- Kean University College of Business and Public Management
- The Small Business Development Center at Kean University
- New Jersey Manufacturing Extension Program
- African American Chamber of Commerce of New Jersey
- Hispanic Chamber of Commerce of New Jersey
- Institute for Life Science Entrepreneurship
- BCT Partners



## Our Services and Initiatives

The Kean EDA University Center's services and initiatives cover the following areas where we take action and provide insight.

### Small Business Development Assistance

- Assist eligible businesses with enrollment in urban economic development programs.
- Design and implement business assessment tools to support business models that address social challenges and create resilient business models.

### Registered Apprenticeships and Manufacturing Business Development

- Help businesses receive up-to-date food manufacturing certification and training.
- Develop training program curriculum to ensure a local, well-trained workforce.
- Create a post-secondary biomanufacturing credential and registered apprenticeship program.

### Actionable and Relevant Data for Policymakers and Businesses

- Build a data tool that communicates information to University Center partners about pre-COVID economic conditions, COVID impacts and future opportunities for the economic ecosystem to address challenges of place, talent and innovation.
- Establish the Consortium of Economic Development Administrators, a forum for distributing Kean University EDA Center studies and information to local practitioners.

### Entrepreneurial Networks, Experiences and Support

- Accelerate talent development by facilitating high school student enrollment in college-level entrepreneurial learning.
- Provide research, technical support and intellectual property protection to entrepreneurs, with a focus on neuroscience-related ventures.
- Offer entrepreneurial curriculum and learning experiences for non-business majors.

Alex Rivera • Director • alexrive@kean.edu

To learn more, go to <https://www.kean.edu/watson-institute/eda-university-center>