



TRANSFORMING NEW JERSEY COMMUNITIES *through* PLANNING, INVESTMENT *and* COMMUNITY ENGAGEMENT

The Neighborhood Revitalization Tax Credit

December 2012





NEW JERSEY
COMMUNITY
CAPITAL

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December 2012

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EXECUTIVE SUMMARY

SINCE ITS INCEPTION in 2002, the Neighborhood Revitalization Tax Credit (NRTC) program has become one of the most successful public/private programs furthering community development and neighborhood change in New Jersey. The NRTC was designed by the Housing and Community Development Network of New Jersey (the Network), authorized by the New Jersey Legislature in 2002, and is administered by the state Department of Community Affairs (DCA). The program offers business entities who invest in the revitalization of eligible low- and moderate-income neighborhoods a 100 percent tax credit against various state taxes. Program-wide, a total of \$10 million per year is available in tax credits, with a maximum of \$1 million available per neighborhood. To date, \$48 million in NRTC dollars have been invested by 24 corporations.

In the spring of 2012, the Network and New Jersey Community Capital (NJCC) embarked on a study to determine the impacts of the program statewide. The study team asked each NRTC recipient to complete a comprehensive survey about the goals of their neighborhood plans, the amount of NRTC investment they have received and additional funds leveraged for their projects, as well as various economic and broader community outcomes that have resulted from the NRTC investment. By surveying all of the NRTC recipients, the study team was able to quantify the program's overall reach and impact. The results are impressive, offering a very positive picture of the program's value.

The survey revealed that the NRTC has been a powerful tool for leveraging critical resources for the revitalization of many of New Jersey's older communities. In fact, for every dollar in NRTC investment, \$7.30 in additional resources has been leveraged. 60 percent of program funds must be spent on housing and economic development, while the remaining forty percent can be used for "complementary activities." This flexibility has resulted in an array of broader economic and community outcomes. These include the creation of 265 for-sale homes and more than 1,000 rental units, the generation of nearly \$4 million in property taxes, and the creation of more than 800 jobs, with another 400 expected from pending projects. NRTC investment has allowed CDC recipients to serve more than 3,200 youth, create 30 gardens, demolish nearly 30 unsafe properties, and help engage nearly 3,000 people and 120 organizations in the planning process in some of the state's most distressed areas. By providing a picture of what the NRTC program's reach has been throughout the state, this report makes the case that it has been successful on multiple fronts and merits expansion.

INTRODUCTION

SINCE ITS INCEPTION in 2002, the Neighborhood Revitalization Tax Credit (NRTC) program has become one of the most successful public/private programs furthering community development and neighborhood change in New Jersey. The NRTC was designed by the Housing and Community Development Network of New Jersey (the Network), authorized by the New Jersey Legislature in 2002, and is administered by the state Department of Community Affairs (DCA). The program aims to “foster the revitalization of New Jersey’s distressed neighborhoods” by offering business entities that invest in the revitalization of eligible low- and moderate-income neighborhoods a 100 percent tax credit against various state taxes. Program-wide, a total of \$10 million in tax credits is available per year, with a maximum of \$1 million available per neighborhood. To date, \$48 million in NRTC dollars have been invested by 24 corporations. This report makes the case that the NRTC has been successful on multiple fronts and merits expansion.

While following the lead of other states, such as Pennsylvania with its Neighborhood Assistance Program, New Jersey’s NRTC program is unique in that funds are made available for community-based organizations to further a neighborhood revitalization plan created in partnership with community residents and stakeholders. Essentially, the NRTC is intended as a vehicle to leverage the implementation of local planning goals. 60 percent of the funds must be used for activities related to housing and economic development, while the remaining 40 percent can be used for a wide range of “complementary

activities.” In a funding landscape where resources are most often restricted to specific activities, the flexibility afforded by the NRTC program structure has proven invaluable to local organizations. According to DCA, the purpose of the NRTC program is multifold. It aims to:

- Encourage community-based neighborhood planning.
- Provide flexible resources to build the capacity of community-based organizations to carry out strategies established in neighborhood plans.
- Attract private investments into New Jersey’s distressed neighborhoods.
- Foster ongoing partnerships between private corporations and community-based development organizations.¹

In the spring of 2012, the Network and New Jersey Community Capital (NJCC) embarked on a study to determine as precisely as possible what the effects of the program have been statewide. The study team asked each NRTC recipient to complete a comprehensive survey about the goals of their neighborhood plans, the amount of NRTC investment they have received and additional funds leveraged for their projects, as well as various economic and broader community outcomes that have resulted from the NRTC investment. By surveying all of the NRTC recipients, the study team was able to quantify the program’s overall reach and impact. The results are impressive, offering overall a very positive picture of the program’s value.

A POWERFUL TOOL FOR LEVERAGING RESOURCES

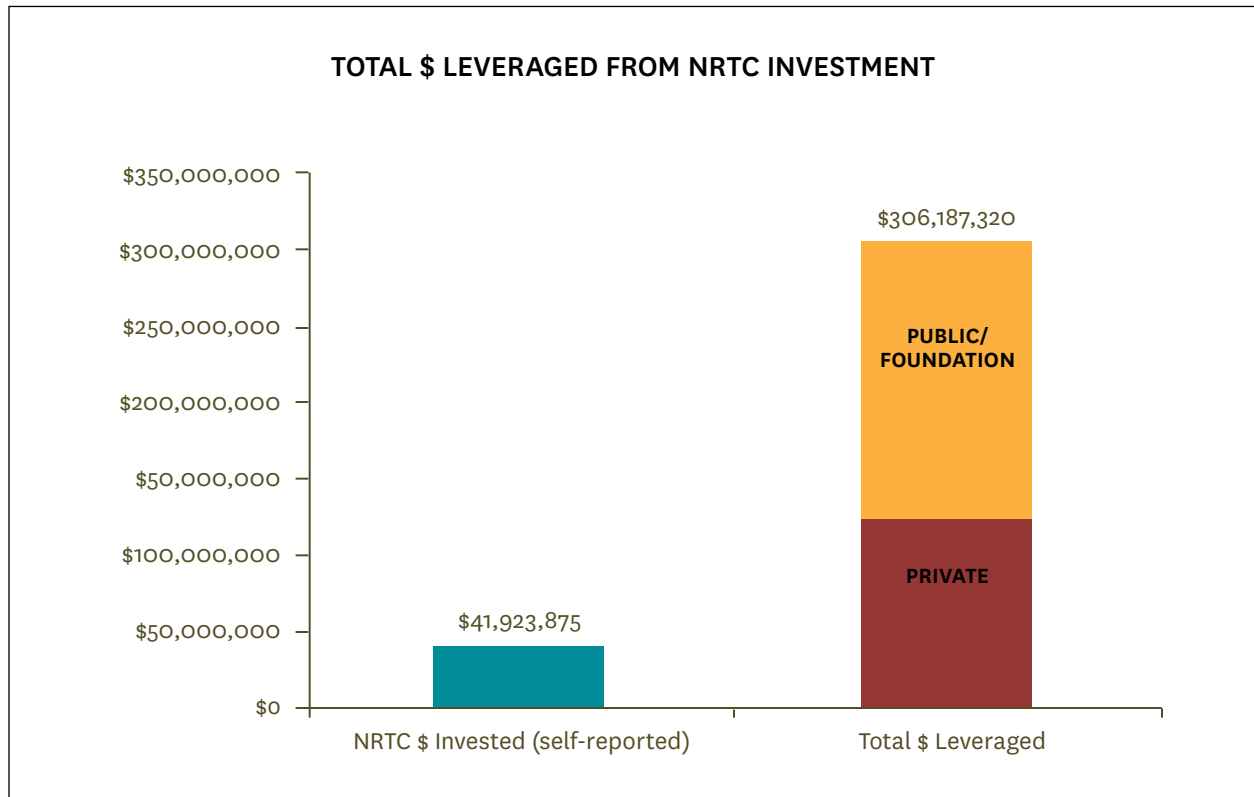
THE NRTC HAS BEEN a powerful tool for leveraging critical resources for community development projects and activities in older communities throughout the state. In fact, for every dollar in NRTC investment, \$7.30 in additional resources has been leveraged. Of the money leveraged, approximately 60 percent was from the private sector, while the remaining 40 percent was from the public sector and foundations.

For every dollar of NRTC investment, recipients leveraged an additional \$7.30 to support their projects.

Source: NRTC recipient survey

In the case of some organizations, the monies leveraged were to support a variety of activities in the neighborhood plan, while in other cases, a majority of the funds

leveraged were directed towards one pivotal project. The most prominent example of the latter was with Cramer Hill Community Development Corporation (Cramer Hill CDC), the organization taking the lead on Camden’s Salvation Army Ray and Joan Kroc Corps Community Center, an unprecedented 140,000 square foot hub facility on 24 acres in the Cramer Hill neighborhood. Due to the uniquely large nature of this project, Cramer Hill CDC has leveraged resources at a much higher rate than all other NRTC recipients. However, for the most part, NRTC recipients report that the funds the NRTC investment helped them to leverage were not just for one project, but rather for a variety of projects in their plan. Excluding monies leveraged for the Kroc Center (the 1:7.3 ratio, referenced above), NRTC recipients have leveraged a total of \$6.18 in additional resources for every \$1 of tax credit investment.



Source: NRTC recipient survey

ECONOMIC IMPACT SUMMARY

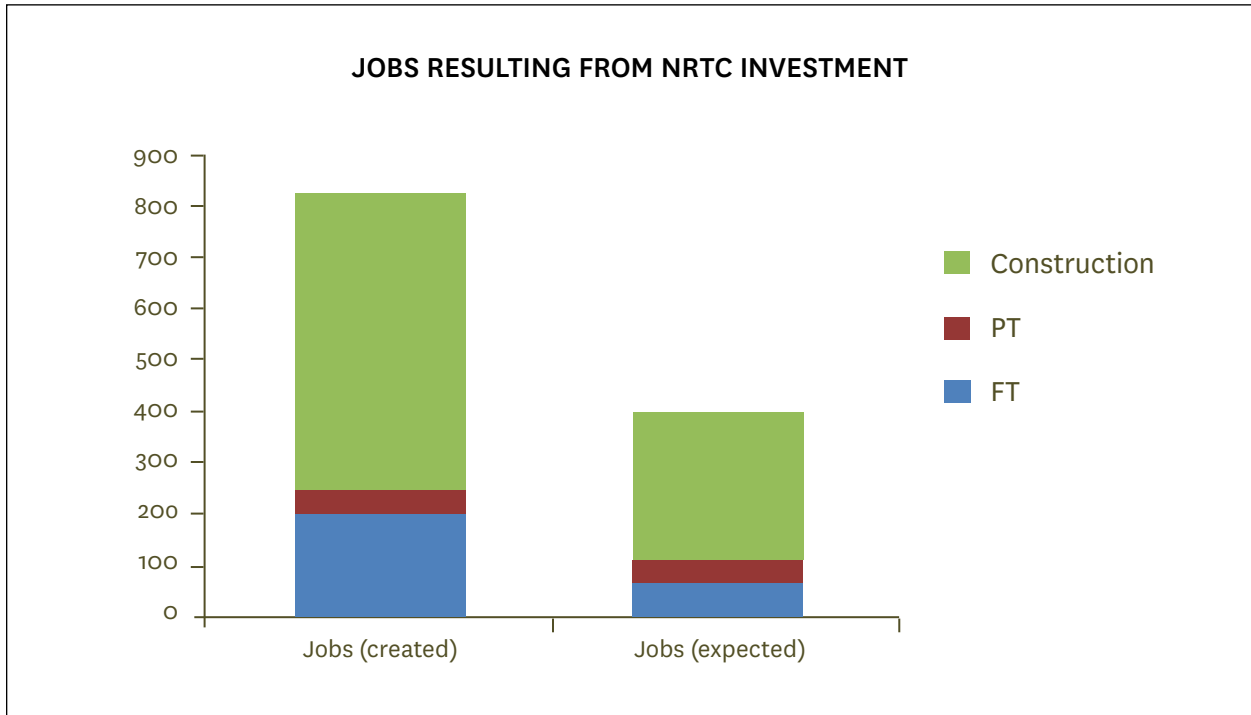
THE NRTC PROGRAM has generated substantial economic impacts in many of the state’s most distressed urban areas. Despite the devastation resulting from the severe economic downturn that began in 2007, many neighborhoods receiving NRTC investment have been able to make important strides in advancing new construction projects, establishing new businesses, and giving existing local businesses the support necessary to stay open and continue serving the community. Other significant gains have been made in the area of job creation and local workforce development. In total, 826 jobs have been created, with over 400 more on the way from pending projects. With the creation of more than 536,037 square feet of commercial space and more than 1,300 homes, nearly \$4 million dollars have been generated in local property taxes throughout the state to date, with over a million more expected to be generated this year and in the future. In addition to helping create 30 new businesses, the NRTC has led to the retention or expansion of an additional nine businesses in Newark’s Lin-

ECONOMIC DEVELOPMENT OUTCOMES

- \$3,919,332** in property taxes generated to-date
- 536,037** square feet of commercial space created
- 1,056** rental units
- 265** for-sale homes
- 30** new businesses created
- 826** new jobs
- 402** new jobs anticipated with pending projects
- 111** properties put back on tax roll
- 29** unsafe properties demolished

Source: NRTC recipient survey

coln Park neighborhood alone. Indeed, the NRTC has made many critical contributions toward restoring local economies in the areas it has reached.



Source: NRTC recipient survey

RESTORING HOPE THROUGH JOBS FOR ASBURY PARK'S WEST SIDE

In Asbury Park, on a parcel of land that had been vacant since the City's 1970 riots, Interfaith Neighbors used NRTC funds to erect a sign of renewed hope for the community. Though many plans for bringing the once thriving Springwood commercial corridor back to life had been discussed, the NRTC proved the key to moving one dream forward. Interfaith's Year I NRTC Project funds covered the predevelopment activities for a Springwood Center mixed-use building, **THE FIRST MAJOR DEVELOPMENT ON THE CORRIDOR IN 40 YEARS**. The Springwood Center served as the cornerstone of the organization's Year II NRTC Project.

Starting with \$1.15 million in NRTC funds, **THE PROJECT LEVERAGED \$5.83 MILLION IN ADDITIONAL FUNDING**. Beyond adding 8 affordable rental apartments to the neighborhood, the building will also be home to the Asbury Park Senior Center, the City's Social Service Department, a branch of the Asbury Park Police Department (its first branch on the City's West Side), a café, and Interfaith's Small Business Incubator (SBI); another tenant is yet to be determined.

The Kula Café, while serving the general public, will primarily be used as a training ground to provide local residents with the opportunity to gain skills for use in the City's growing restaurant and food service industry. Central to the Springwood Center's economic development goals is the Small Business Incubator (SBI). According to the National Business Incubation Association, successful participation in a **BUSINESS INCUBATION PROGRAM** substantially increases the likelihood that a start-up company will stay in business long term. The Association estimates that after receiving a variety of business support resources and services, an average of 87 percent of incubator graduates stay in business. As of August 2012, a month before the SBI's scheduled opening, five of the nine business incubation offices were already leased. In addition, ten clients are currently being mentored through the Springwood Center's Business Mentoring program, and its Business Academy has already trained 78 entrepreneurs.

Source: NRTC recipient survey

STRATEGICALLY TARGETING PROJECTS THAT WILL BRING HOPE, CATALYZE DEVELOPMENT, AND CREATE JOBS

According to NRTC recipients, one of the most useful elements of the NRTC program is the ability to use the funds as equity. That is because it gives organizations the capital to strategically invest in key projects that would have been otherwise out of reach. These are the projects that can often have the most catalytic effects in changing the desirability and economic trajectory of a neighborhood. For example, in Camden's Parkside neighborhood, Parkside Business and Community in Partnership (PBCIP) is nearly ready to begin construction on the Renew Building, a 22,000 square foot mixed use space. The Renew Building is significant, not only because it will be Haddon Avenue's first major investment in decades, but

because it will be a model for green building and a sign of new life and hope in the Parkside neighborhood.

A number of NRTC recipients have approached economic development goals in tandem with other community goals such as improving health or engaging young people. The Trinitas Center for Regional Education (CORE) building in Elizabeth is an excellent example of how the NRTC has been used to spur physical redevelopment and create new opportunities for the residents of a neighborhood and a city at large. Designed as a multipurpose center, the state-of-the-art facility is home to a paramedic and emergency medical technician (EMT) training program; space for community events and community health education classes; and the offices of the Trinitas Health Foundation, the Elizabethtown Health-

care Foundation and the Medical Center's Mobile Intensive Care Unit and ambulance services. Of the \$5.7 million total project cost, \$1 million came from NRTC investment. In the words of Elizabeth Mayor J. Christian Bollwage, "From access to medical professionals and health care resources to skill enhancement and training, the Center for Regional Education will contribute to the state-of-the-art services that Trinitas provides the residents of the City of Elizabeth. As the second largest employer in Union County, Trinitas remains committed to investing in their facilities, creating new jobs for our community and improving the quality of life for all."²

DEVELOPING PEOPLE AND THE LOCAL WORKFORCE

As joblessness has gripped the state and nation, workforce development has been a cornerstone to several NRTC recipients' economic development plans, which is particularly important in distressed neighborhoods

whose residents suffer from chronically high unemployment rates. In many cases, NRTC investment has encouraged and supported programs that get neighborhood residents trained for and ultimately placed in jobs. The East Trenton Collaborative, for example, targeted some of its NRTC resources towards a local partnering organization, A Better Way (ABW), to help meet its economic development goals in East Trenton. By providing workforce training mentoring, prevention and legal resources to previously incarcerated individuals, ABW provides "those re-entering society and at risk youth, along with their entire families, 360 degrees of support, thus helping them to find A Better Way."³ By reducing recidivism, ABW states that its services have led to \$1 million in savings for New Jersey taxpayers. With the support of the NRTC, ABW has served nearly 300 clients, approximately 50 of whom have found employment. One avenue for ABW clients to

ACHIEVING ECONOMIC DEVELOPMENT THROUGH PUBLIC HEALTH IN ELIZABETH, NJ

Elizabeth Development Company (EDC) and its partners have utilized NRTC dollars to meet economic, workforce development and **COMMUNITY HEALTH CARE** needs simultaneously. EDC partnered with Trinitas, Union County's second largest employer, to erect their Center for Regional Education (CORE) building, a state-of-the-art facility serving a vast number of health-related functions.

As EDC manager Fatimah Raymond emphasizes, not only is this project beneficial in terms of the construction and long-term jobs it creates, or because of the hundreds of superbly trained EMTs, it will also have significant economic impact in re-focusing the community towards preventive health care. Raymond beams with pride as she talks about CORE's role in promoting **A MORE FISCALLY SUSTAINABLE SYSTEM OF COMMUNITY-BASED PREVENTIVE HEALTH**: "It is about trying to do preventive care because the cost of health care has become so expensive, and also because it is very taxing on hospitals when people are coming in without insurance. Trinitas is trying to cut the costs of health care by making people more educated and more familiar with themselves and their bodies, and prevent them from coming to the emergency room so that the ER is truly for people in dire situations. A program like this is just genius to me."

In addition to Trinitas, EDC has also used NRTC investment to promote preventive community health in the Elizabethport neighborhood by investing in the expansion of the EPort Neighborhood Health Center (NHC). At its new location in the EPort Presbyterian Center, the NHC was able to add a **DENTAL PROGRAM** with four dentists and is now able to serve 100 more patients with **AFFORDABLE, ACCESSIBLE MEDICAL AND DENTAL CARE**. The proximity, ease, and low cost at which local residents can access these expanded services will greatly encourage preventive health care. In total, EDC's NRTC projects have created an impressive **118 NEW JOBS**, with an additional 18 part-time jobs expected.

Source: Interview with Fatimah Raymond, July 2, 2012.

gain work experience is through working at the farmer's market on the corner of North Clinton and Olden Avenues in Trenton, the former site of a dilapidated building that was demolished using NRTC dollars.



In East Trenton, the NRTC program helped A Better Way to launch a farmer's market run by formerly incarcerated individuals from the community.

Additional NRTC-related workforce development initiatives include a job training center in Camden Lutheran's North Camden neighborhood, with 37 workforce training graduates to date, and Interfaith Neighbors Kula Café in Asbury Park's new Springwood Center, which provides paid workforce opportunities for local residents facing employment barriers. In Bridgeton, Gateway Community Action Program's NRTC

investment has also reaped significant employment benefits, with 26 Bridgeton residents completing job training through the Construction Trade Training Program for Women and Minorities, 22 students graduating from the Jump Start job readiness program and 30 completing the Hometown Pride hands-on construction and classroom curriculum.

CATALYZING DEVELOPMENT IN DISINVESTED CORRIDORS

A key question facing many NRTC recipients is how to invest strategically to spur the successful regeneration of commercial corridors that have long experienced disinvestment. HANDS' successes in Orange provide a good example of how, even in the midst of a severe recession, the NRTC program has enabled community organizations to catalyze economic productivity in some of the state's more challenged urban areas. Although most market-rate developments, particularly larger commercial projects, stalled after the housing bubble burst, the economic crisis did not stop HANDS from moving forward on a number of smaller commercial projects. Although some of HANDS' biggest projects were put on hold, it did not slow the organization down. HANDS

CREATIVE SOLUTIONS TO REVIVE ERODED COMMERCIAL BASES

To address the inherent challenges of rebuilding a commercial base in a place where it has long since eroded, HANDS, Inc. has strived to employ **CREATIVE STRATEGIES** by taking advantage of the flexibility of the NRTC program. According to HANDS' Executive Director, Patrick Morrisy, one key strategy has been the use of **COMMERCIAL RENT SUBSIDY** to attract businesses so they are able to get an initial foothold in the local market. This strategy was employed with at least three commercial tenants, with the first business (Arts Unbound) receiving free rent for the first year and half-price rent the second. "It was critical, especially in a depressed market" Morrisy states. "It got them in there and over the hump. They paid for just utilities that first year, and now they are doing great and we're collecting rent."

HANDS' strategies seem to be working. With the help of NRTC investment, HANDS has incubated **6 NEW BUSINESSES**, creating a total of **91 NEW JOBS**, with another **58 ON THE WAY**.

Significant signs of improvement have emerged throughout the Valley neighborhood of Orange. From private developers now choosing to build green lofts (resulting in a total of 12-16 units of new construction over the last four years), to long-time owners of former factory buildings now opting to offer rental space for arts uses, the catalytic effects of the program have been profound. These business owners contacted HANDS for research, development plans, ongoing dialogue and partnership, which demonstrates the important role community development corporations and the NRTC program can play in generating economic development.

continued to do buildout for a theatre and a police sub-station, two restaurants and a café, a young artist center, several galleries, artist-live work spaces, studio space, some shops for artisans, and a greenhouse for hydroponic produce production. These developments were completed, and are reaping significant economic benefit for Orange neighborhoods during this critical time.

PBCIP of Camden adopted another interesting model to rekindle initial business activity in the long-disinvested Haddon Avenue corridor. Given its location, PBCIP knew it would be difficult to attract tenants for the RE-NEW building. Therefore, the organization decided to employ an equity capital contest as an innovative way to identify and secure quality tenants for the development. After issuing an RFP, PBCIP selected three of the 15 businesses that responded: a bakery, a wellness spa, and a

green interior designer. The winning businesses are soon to be awarded \$25,000, \$15,000, and \$10,000 to help with their business operations. While these may not be the anchor tenants, they were “a really great start” and “an important spark that moved us along,” said Bridget Phifer, PBCIP’s Executive Director.

BEAUTIFYING UNDERUTILIZED COMMERCIAL CORRIDORS TO ATTRACT BUSINESSES

To create a more welcoming environment to attract new businesses, several NRTC recipients have strategically channeled their NRTC funds for community cleanups, public safety programs, and façade and other streetscape improvements to underinvested business corridors. Key components of the Cooper Plaza plan in Camden, for example, include streetscape improvements, façade renovations for homes on two key blocks, and the new Clean



Clockwise from left: NRTC resources helped HANDS establish the Ironworks Studios, home of ORNG, Ink teen arts program, Steiner Studios media production, and the IronWorks Gallery; transform a former bakery into the Southern Comfort Café and artist work studios; and restore a former landmark into the Hat City Kitchen, a bar, eatery and live music venue that provides a lively gathering place for all. Photos courtesy of HANDS, Inc.

and Safe Cooper Plaza program. The latter is a public safety initiative that has brought on four employees (two full-time and two part-time) to help maintain a sense of security and pride in the Cooper Plaza neighborhood.

Nearby, on Camden’s Haddon Avenue, PBCIP has strategically incorporated the renovation of nearly a dozen existing business facades in their efforts to beautify and renew interest in their business district. The photos on this page display just a few.



development process, which emphasized the need for a full grocery store beyond the convenience store model, by reconstituting a small business investment program to provide start-up funds and support to retail/commercial businesses opening in the target neighborhood.



Though much work remains, these NRTC-supported safety and beautification strategies do seem to be helping to attract businesses. Not only have several existing businesses showed renewed commitment to the upkeep of their buildings, but a number of new establishments have opened on the Haddon commercial corridor, including a new fish n’ chips restaurant, a mosque, and the donut shop in the photo on the right. Other NRTC recipients have noted catalytic effects of their economic development initiatives as well. In the case of NORWESCAP in Philipsburg, the town responded to the NRTC plan



PBCIP used NRTC funds to renovate local business facades to help attract more people and businesses to Camden’s long- disinvested Haddon Ave corridor.

RESIDENTIAL CONSTRUCTION AND REHABILITATION

Since 2007, despite the harsh economy affecting New Jersey and the country, NRTC investment has facilitated a wide range of new construction in areas where it would not otherwise have been possible. Much of this was in the residential sector, with NRTC supporting the development of 265 affordable for sale homes and 1,056 rental apartments.

PBCIP is one NRTC recipient that has brought great economic benefit to its neighborhoods through the rehabilitation of affordable and market-rate homes. In Camden’s Parkside neighborhood, PBCIP created 30 for-sale homes (approximately half of which are affordable) and 98 affordable rentals, generating 40 new local construction jobs and \$192,000 in property taxes. The following table provides a breakdown of how the NRTC-supported homes and apartments have been distributed throughout the state.

	Housing (for-sale)	Rental Units
Asbury Park	5	10
Bridgeton	21	0
Camden	83	98
Elizabeth	81	707
Jersey City	7	0
Newark	7	101
New Brunswick	0	12
Orange	43	28
Paterson	0	66
Perth Amboy	7	0
Trenton	11	34
Total	265	1,056

Source: NRTC recipient survey



Top: Six new residential apartments under construction in Camden’s Cooper University neighborhood thanks to Habitat for Humanity and NRTC investment.



Bottom: One of 30 single family homes in Camden’s Parkside neighborhood that has since been rehabilitated using NRTC dollars.

OTHER COMMUNITY IMPACTS

“There is a great need to develop the full community and not just housing. This program provides much needed funding to do so. Without it, in my opinion, you are just creating housing that has to be done over and over again... With it, you can revitalize and recreate the community, attracting new interest in it.”

— Helene Pierson, *Heart of Camden*

BEYOND THE CRITICAL economic benefits that NRTC investment has produced, the program has made possible a wide range of other community impacts as well. Though harder to quantify, NRTC investment has resulted in countless stories of increased pride and hope in the communities it has reached. From infants to seniors, the services and other activities undertaken with NRTC funding have reached thousands of urban New Jersey’s most vulnerable residents.

As NRTC recipients unanimously avow, one of the key sources of the NRTC program’s strength is its flexibility, particularly the 40 percent of program funds available for non-bricks and mortar activities. Indeed, NRTC recipients have been able to capitalize on this flexibility to pursue creative and comprehensive approaches towards community development and community engagement at large. Most recipients have made involvement of their communities’ most vulnerable populations a substantial part of their NRTC efforts; throughout the state, the range of community outcomes has been impressive. The chart on this page summarizes these outcomes.

FOSTERING ENGAGEMENT AROUND PRINCIPLES OF SUSTAINABILITY

It is no secret that New Jersey’s urban communities face environmental as well as economic challenges. Given this reality, many of the state’s leading community organizations have made engaging residents in environmental restoration central to their revitalization efforts. More than 30 gardens, parks and urban farms have been created or significantly expanded as a result of NRTC dol-

COMMUNITY OUTCOMES

- 3,213 youth served
- 2,878 people engaged in planning process
- 119 partner organizations involved in planning process
- 30 gardens/parks/urban farms created
- 7 schools created
- 29 unsafe properties demolished

Source: NRTC recipient survey

lars. Some projects, such as the East Trenton Farmer’s Market and Garden State Urban Farms in Orange, are multi-purpose in that they incorporate local job training opportunities while also increasing the amount of high-quality fresh produce consumed in their neighborhoods. In Camden’s Cramer Hill neighborhood, brown-field remediation has been an integral NRTC-supported activity. Cramer Hill CDC employed tax credit funds to acquire two brownfields, one of which will be the site of a charter school. Some projects have been quite large; in Newark, for example, the Ironbound Community Corporation’s planning efforts played a key role in the recent creation of a 15.3 acre riverfront park.

Many organizations have experienced success engaging youth in bringing about an environmental renaissance in their communities. A community garden built



Garden State Urban Farms incorporates job training opportunities while increasing the local community's access to fresh, quality produce. Photo courtesy of HANDS, Inc.

at a middle school in Perth Amboy with NRTC funds was so successful that the local high school requested one as well. In Paterson, New Jersey Community Development Corporation (NJCDC) launched the Great Falls Youth Corps with NRTC support. 25 young people receive full-time summer employment through this program to serve as stewards for the Great Falls of Paterson – recently established as the nation's newest national park. In addition to being trained in park maintenance and beautification techniques, youth also participate in an “eight-week curriculum focusing on the architecture and environment of the historic district, as well as the history of industry and labor relations that are part of Paterson’s legacy as the first planned industrial city.”²⁴

With youth unemployment close to 50 percent in many of the state’s inner city neighborhoods, the use of NRTC funds to establish services, programs and facilities to meet the needs of young people is vital. From the creation of model teen centers in Newark and Elizabeth, to job training through the rehabilitation of local residences in Trenton and Bridgeton, more than 2,500

youth have been served in NRTC-supported programs.

In Perth Amboy, the Jewish Renaissance Foundation used some of its NRTC funds to provide vision testing and glasses to over 400 low-income middle school students, in addition to low cost swimming lessons. In Asbury Park, the NRTC enabled Interfaith Neighbors to construct a boxing facility, now serving 100 youth annually, as well as develop an Arts Academy at Asbury Park High School, which has been successfully engaging youth in producing the school’s first live theatrical performances in more than 20 years. In Camden’s Waterfront South neighborhood, NRTC investment enabled Heart of Camden to acquire and transform the Star Theatre building into a full-size gymnasium and recreation center which upon completion is expected to serve 400 students annually.

In total, seven schools have been created using NRTC resources. In Newark’s Vailsburg community, NRTC investment from PSEG enabled the Unified Vailsburg Services Organization to establish the Vailsburg Childhood Development Center at Ivy Hill, a 14-classroom state-of-the-art preschool. This school,



Paterson youth participating in the Great Falls Youth Corps in Paterson, NJ.
Photo courtesy of the New Jersey Community Development Corporation’s website.



The Vailsburg Childhood Development Center at Ivy Hill has filled a critical role for families in the local neighborhood.
Photos courtesy of UVSO.

which reached its maximum capacity of 210 students since opening in September 2009, filled a critical need for local children and families, while also repurposing and occupying a previously vacant building and creating more than 100 jobs (40 permanent and 61 in construction). Notable catalytic impacts have included the renovation of local business exteriors and the upgrade

and occupancy of several nearby commercial buildings.

ENGAGING THE COMMUNITY AND CATALYZING FURTHER COMMUNITY CHANGE

In many ways, the extent of community engagement and involvement helps determine the pulse and pace of a neighborhood’s revitalization efforts. NRTC has acted as an engine for bringing people together to find collaborative solutions for lifting up their communities. In fact, the NRTC survey revealed that the program helped bring a total of 119 organizations and 2,878 people directly into the neighborhood planning process.

While the planning process is important, sustaining a high level of resident engagement and fostering hope and a desire to re-invest in one’s own community is perhaps even more so. NRTC recipients have organized residents to participate in various community improvement activities, including regular neighborhood cleanups and community crime watch programs. In fact, all organizations that have coordinated neighborhood cleanups report noticing neighbors starting to organize cleanups on their own, presumably as a result of seeing others engage in efforts to improve the neighborhood. In Camden’s Parkside neighborhood, this inspiration to clean up the neighbor-

COMPREHENSIVE COMMUNITY DEVELOPMENT IN PATERSON

New Jersey Community Development Corporation’s (NJCDC) neighborhood planning process and NRTC investment have focused on some of the community’s most vulnerable residents: youth. In fact, NJCDC serves **OVER 500 YOUTH DAILY** with the help of NRTC funds.

Besides the Great Falls Youth Corps, which employs young people to serve as stewards of Paterson’s new national park, the organization has also employed a **“FULL SERVICE COMMUNITY SCHOOLS”** model, turning local public schools into hubs of activity for students, families, and neighborhood residents. Three schools in the heart of the neighborhood are now open later, longer and on weekends thanks to 25 Americorps members. These national service volunteers help coordinate after-school enrichment programming, academic and family services, and a host of human development and social services at each site.

NJCDC is also creating 20 affordable, supportive apartments for grandparents raising grandchildren and youth aging out of foster care on the site of an unsafe property the organization demolished. Another unsafe property was taken down to make way for eight supportive apartments for the formerly homeless and mentally ill. The \$2 million in NRTC investment NJCDC has received has leveraged close to **\$32 MILLION ADDITIONAL DOLLARS** to support its projects.

hood also spread to corporate partners. Campbell Soup, in response to PBCIP’s volunteer “Green Team” efforts, now has its employees doing monthly neighborhood cleanups. It has also become apparent in Parkside that local residents have begun to copy the renovated awning styles that PBCIP puts on newly rehabilitated homes.

The picture below offers an example of this; after PBCIP rehabilitated the two homes on the left (including façade improvements), the residents living in the house on the right decided to invest in renovating their own façade, using a similar style and colors as their neighbors.



FACILITATING PARTNERSHIPS AND COLLABORATIONS

IN LINE WITH its goals, the NRTC program seems to have been quite successful in encouraging meaningful and effective partnerships and collaborations. The nature of the program is such that entities from various sectors must work together, and it has proven effective at not only bringing diverse players together but also encouraging positive cross-sectoral collaboration. NRTC participants highlight several types of partnerships that have emerged or been strengthened as a result of the NRTC program.

COMMUNITY ORGANIZATIONS AND CORPORATE PARTNERS

Perhaps the most obvious partnership type is that between NRTC recipients and their investors. The program provides a relatively simple way for corporations to get meaningfully involved in neighborhood revitalization, and they are often able to target their assistance to

the city or neighborhood where their office or work is located, thus creating meaningful local relationships. For example, Johnson & Johnson has invested in the positive development of the Unity Square neighborhood of New Brunswick, the home of its corporate offices. The NRTC program has also facilitated working partnerships between local CDCs and investors based on shared substantive areas of interest, such as the partnership between PSEG and Parkside Business and Community in Partnership. In this case, PBCIP’s Renew building provided PSEG with a structured way to invest in an important project promoting sustainability, an area of prime concern for the utility company, in a distressed Camden neighborhood.

Beyond a company’s physical presence in a neighborhood or an alignment between the corporate expertise or

philanthropic focus and a community's identified need, NRTC investor corporations mention the likely impact of the proposed initiatives and the corporation's relationship with the lead organization as additional reasons for investing in a particular neighborhood. According to William Best, Senior Vice President/ Market Manager for Community Development Banking at PNC Bank, an early booster and contributor to the NRTC program, "PNC's investments in the NRTC program have provided timely resources to advance neighborhood projects that have a significant impact in our low and moderate communities." According to Lois Greco, Senior Vice President of Evaluations at the Wells Fargo Regional Foundation and co-chair of the Strong and Thriving Communities Affinity Group of the Council of NJ Grantmakers, "Corporations often participate in the state Neighborhood Revitalization Tax Credit program based upon a combination of community altruism, financial incentive, and the lift to a company's brand or reputation."

The relationship that has emerged between the New Jersey Manufacturers Insurance Company (NJM) and the East Trenton Collaborative (ETC) offers a fine example of a mutually beneficial non-profit-corporate partnership fostered by the NRTC program. With an NJM corporate office located in West Trenton, the NRTC program has provided NJM with an avenue for supporting the various members of the East Trenton Collaborative in an ongoing, structured way. As Pat Hartpence, Assistant Vice President at NJM, states: "We thought that our participation would help us direct a portion of our insurance premium tax dollars to the East Trenton Collaborative and to worthy causes that would be local to us. We see the overall program as giving us the opportunity to invest our tax dollars into projects that affect the communities where we live or close to where we live and also realize that some of our employees actually live in these communities as well."

In addition to the 24 corporate investors in the NRTC program, various foundations have also supported the neighborhood planning and revitalization activities and have contributed greatly to the success of NRTC recipients individually and the program at large. Most prominently, the Wells Fargo Regional Foundation (WFRF)



Top and middle: Campbell's soup volunteers helping maintain a rain garden in the Parkside neighborhood.

Photos courtesy of PBCIP.

Bottom: In East Trenton, Learning Lab students express their gratitude towards NRTC investor, the New Jersey Manufacturers Insurance Company. Photo courtesy of ETC.

has provided both planning and/or implementation grants to support 17 of the 21 approved neighborhoods plans. WFRF's planning grants have assisted in the preparation of neighborhood plans which have served as the

basis for a number of NRTC approved plans. Their implementation grants provide longer term funding which helps offset the substantial organizational costs associated with plan implementation, which usually involves coordinating the efforts and resources of at least several public and private agencies. This is especially important as the DCA limits the “soft” costs associated with the NRTC program. In addition to funding, the WFRF also provides significant technical assistance and support to the recipients of their grants, which has also benefited many NRTC program participants. Over the years, WFRF staff and DCA’s NRTC staff have worked together in coordinating programs in their joint New Jersey neighborhoods.

COMMUNITY ORGANIZATIONS AND PUBLIC ENTITIES

NRTC has also helped develop and strengthen partnerships between local CDCs and public entities and foundations. Since NRTC brings resources and visibility to well-planned projects, it strengthens community organizations’ ability to leverage public support for these projects as well, with Trinitas’ Center for Regional Education (CORE) in Elizabeth serving as a prime example. In a city with only one hospital, the state-of-the-art facility will include an EMT training program and community health classes – a prospect alluring to all types of stakeholders, including municipal officials. At the project’s groundbreaking, Elizabeth Councilman Nelson Gonzales spoke to the nature of the partnership supporting the project: “This is an exciting project for the City of Elizabeth since it represents the kind of partnership that is not seen that often anymore. We are excited about what it will bring to our city.”⁵

In addition, the fact that NRTC investment is tied to a state-approved neighborhood plan makes it an important vehicle for bringing visibility to areas of a city that are most in need of revitalization. The NRTC process raises city officials’ awareness of distressed areas’ needs and sometimes spurs them to take more official action towards the revitalization of these areas. In six cases, plans that have received NRTC investment have also been adopted by a city as part of the master plan; in nine instances, the plan has been adopted as an official rede-

velopment area, making it subject to official blight studies and longer-term redevelopment efforts.

6 NRTC-funded neighborhood plans have been adopted as part of a city’s official master plan

9 NRTC-funded neighborhood plans have been adopted by a city as the redevelopment plans for an officially-designated redevelopment area

Source: NRTC recipient survey

COMMUNITY-BASED ENTITIES WORKING TOGETHER TO MAXIMIZE THEIR EFFORTS

Finally, the NRTC program has facilitated enhanced collaboration between community-based organizations throughout the state in very meaningful ways. The East Trenton Collaborative, a partnership of housing, workforce development, and social service providers all working in the East Trenton neighborhood, would not exist as the organized, comprehensive and efficient collaborative it is today without NRTC resources from NJM and its other investors.

Camden abounds with partnerships that have developed or been greatly strengthened as a result of NRTC resources. For example, while PBCIP had long desired to form a partnership with the Latin American Economic Development Agency (LAEDA), an NRTC facilitated project provided the opportunity. To help ensure the long-term success of their capital equity contest winners, PBCIP reached out to LAEDA to get the aspiring Haddon Avenue entrepreneurs registered in the agency’s business development training program. This partnership grew beyond the capital equity contest, and now a number of PBCIP’s other tenants, including a pharmacist and an OB-GYN, are strengthening their business plans and receiving small business mentoring through LAEDA’s various entrepreneurial development and empowerment programs.

BUILDING THE CASE FOR EXPANSION

THE NRTC IS a high impact program that has played a pivotal role in stimulating revitalization and responsible redevelopment in areas of deep and pervasive poverty. Yet, with a cap of \$1 million per neighborhood and \$10 million per year in total, access to the program has been restricted to a limited number of eligible organizations. The program's success has led to it being oversubscribed, essentially locking a number of qualified organizations out of the program, and eliminating an incentive to new

neighborhoods and organizations to engage in the type of proactive planning and implementation that the program promotes. Although investment was slow in the program's early years, a 2007 revision increased the tax credit from 50 percent to 100 percent. This adjustment, along with the positive experience of investors in the program's early years, has resulted in full allocation of the NRTC since 2010.

	ORGANIZATION	MUNICIPALITY
Plan approved and funded at \$500,000 or more in last year	Camden Lutheran Housing Catholic Charities of Metuchen CityWorks /ETC Cooper University Hospital Cramer Hill CDC EDC HANDS, Inc Heart of Camden ICC Interfaith Neighbors Isles La Casa de Don Pedro LPCCD NJCDC PBCIP UVSO Women Rising	Camden New Brunswick Trenton Camden Camden Elizabeth Orange Camden Newark Asbury Park Trenton Newark** Newark Paterson Camden Newark Jersey City
Plan approved and funded at \$500,000 or less in last year	Gateway CAP JRF NORWESCAP Stand Up for Salem	Bridgeton* Perth Amboy Philipsburg Salem
Plan completed, but not yet approved	Brand New Day Urban League of Essex County Paterson Habitat	Irvington Newark Paterson
Plan in progress	Garden State Episcopal St. Joseph's Carpenter Society St. Paul's CDC University Heights Science Park Urban Promise	Jersey City Camden Paterson Newark Pennsauken

*Approval in August 2006 for \$1 million, but project has not moved or received any monies

** Projects are affected by environmental issues that were addressed as well as economic conditions

In some cases, organizations with DCA-approved neighborhood plans find that they are blocked from accessing NRTC funds because the program has already reached its cap. Some organizations report discouragement when finding out that DCA is no longer accepting new plans, particularly when the organization has already created a plan using a Wells Fargo Regional Foundation or Office of Smart Growth planning grant. These grants continue to provide resources to hire outside consultants and engage in a community visioning process; however, without the resources to begin implementation that the NRTC provides, much of what these plans call for cannot be implemented. The table on the previous page displays all the groups who are at some point in the community planning process, as well as their status with

regard to accessing NRTC funds. Given the impressive results demonstrated so far, it is critical that this pioneering tax credit program be expanded to ensure that supply can keep up with the demand.

In summary, the NRTC program is a clear example of how successful public-private partnerships can positively transform New Jersey's most distressed low-income communities. The program gives the business community a responsible way to invest in comprehensive neighborhood recovery efforts at no cost to their bottom line. By enhancing the program's size and structure, its future impact will be greatly increased, and the intertwined roles of the private, public and non-profit sectors in the difficult work of fostering lasting revitalization, reinvestment and opportunity will be further cemented.

CONCLUSION

SINCE ITS INCEPTION, New Jersey's Neighborhood Revitalization Tax Credit Program has brought significant resources, attention, and hope to many of the state's older, most distressed communities. With an additional \$7.73 raised for every \$1.00 in tax credit investment, the ability to use NRTC as equity and leverage additional funds has resulted in a program far more powerful than the sum of its initial investments. By encouraging businesses to invest in the revitalization of long-disinvested communities, the NRTC program has proven a unique and innovative program that has provided a structured avenue for matching investors with opportunities, and for garnering initial investment that will grow and multiply. Indeed, a number of other states have taken note of New Jersey's NRTC program and are working to replicate it in one form or another.

Clearly, since the inception of the NRTC program, the communities receiving investment have not been im-

mune to the discouraging economic times facing the state, the nation, and the world. Indeed, the program has existed in some of the most difficult economic times the nation has faced in the last century. However, as broader market forces will always have far more impact than local efforts, the advances (and in many cases, overwhelming successes) that community-based organizations have achieved during these devastating economic times are all the more impressive and noteworthy. Even as the real estate market continues to lag, most of the organizations receiving NRTC investment have found ways to advance their goals in other ways. The neighborhoods that have received NRTC investments have arguably experienced more movement, development, and positive change than those that have not, making the case for expanding the program compelling.

case study: HANDS

Bringing an Arts Centered Renaissance to Orange

AS ONE OF THE premiere neighborhood change organizations in the state, HANDS has developed a brand of neighborhood change that has become a model both in New Jersey and around the country. Since 1986, HANDS' efforts to revitalize Orange and East Orange, New Jersey have been marked by highly innovative strategies, all with an emphasis on "targeting the most pivotal problem properties for development, engaging citizens and other stakeholders and leveraging investments of time and funds."⁶ Central to HANDS' revitalization efforts has been the adoption of two DCA-approved neighborhood plans, the first in the Valley neighborhood and the second downtown, in the "Heart of Orange." To date, HANDS has secured \$7,250,000 in NRTC funds for eight projects. HANDS' Executive Director, Patrick Morrissy, is quick to point out how critical NRTC investments have been to the organization's success over the past decade. Morrissy states pointedly: "Without NRTC, these projects would not have been possible. In this environment, one or two might have been, but not at this scale."⁷

PLAN #1: THE VALLEY PLAN

In 2001, a diverse group of Orange residents and stakeholders came together through HANDS' leadership to engage in a participatory planning process for the community. The group determined that the best way to spearhead Orange's revitalization was to focus on the Valley neighborhood, in part due to its location near two affluent suburbs. In 2005, HANDS' Valley plan would become the first in the state to receive NRTC funds.

Photo courtesy of HANDS, Inc.'s website.



HANDS collaborated with a dozen entities during the planning process, including the Orange and West Orange Police Department's Community Services Unit, ORNG Ink (a youth arts enterprise), Seton Hall and Rutgers Universities, New Jersey Institute of Technology, the Orange Planning Department, and the Recreation and Cultural Affairs Department. HANDS has worked to involve city officials throughout the planning and implementation process. In 2005, the organization experienced a victory when the City of Orange and the town of West Orange designated a portion of the Valley neighborhood in Orange, and a smaller area on the West Orange side, as a Redevelopment Area, thus making it eligible for a full blight study. As part of this process, redevelopers were designated for selected blocks, including several HANDS-led partnerships, which were given redeveloper designation for five blocks of South Jefferson Street.

HANDS provides a good example of how, even in the midst of a severe recession, the NRTC program has enabled community organizations to catalyze economic growth and productivity in some of the state's distressed urban areas. Although most projects with a market-rate component, particu-

case study HANDS

larly commercial properties, stalled after the housing bubble burst, the economic crisis did not stop HANDS from moving forward on a number of projects that, although smaller than the organization's original desires, are bringing economic benefit to Orange. During this critical time, HANDS completed build out for a theatre and a police sub-station, two restaurants and a café, a youth artist center, several galleries, artist-live work spaces, studio space, some shops for artisans, and a greenhouse for hydroponic produce production. According to Morrissy, "We shaped the Valley neighborhood not just because we had a lot of people and good ideas, but we also controlled real estate. And the reason we were able to do this at scale in the Valley District was because of NRTC funds."⁸



555 Valley Road, one of the key investments guiding the revitalization of the Valley neighborhood, is now home to a theatre, a restaurant and a police sub-station.

Photo courtesy of HANDS, Inc.

To address the challenges of rebuilding the Valley's eroded commercial base, HANDS has taken advantage of the flexibility of NRTC funds to undertake a range of strategies. One has been to provide rent subsidies to help attract businesses. According to Morrissy, using commercial rent subsidy to help businesses to get a foothold has been critically important with at least three commercial tenants. One business, Arts Unbound, received free rent for the first year, phasing in at half-price the second year.

"It was critical, especially in a depressed market" Morrissy states, "It got them in there and over the hump...now they're doing great and we're collecting rent." HANDS has incubated a total of six new businesses using NRTC funds.

Many other changes emerging throughout the neighborhood appear to have been inspired by HANDS' work. From private developers building green lofts, to the owners of former factory buildings now marketing rental space for arts uses, signs of the catalytic effects of HANDS' work with NRTC support have been profound. That these business owners contacted HANDS for research, development plans, and ongoing dialogue and partnership demonstrates the connection between the NRTC-supported activity and these changes.

It is not only HANDS that has noted improvements in the neighborhood. The nationally-recognized Success Measures program conducted a comprehensive baseline survey in the Valley in 2006, and a follow-up survey in 2010 to measure progress. The follow-up survey found improvements in a number of key areas, including an increase in social cohesion, as evidenced by an increase in residents who regularly interact with more than seven of their neighbors. An overview of the survey results are displayed on the next page. Together the findings suggest that, despite the overwhelming market forces working against the Valley neighborhood, the revitalization efforts the NRTC helped propel forward have brought positive results embraced by community residents, old and new.

A key project in the Valley neighborhood plan undertaken with NRTC support was the renovation of the property located at 555 Valley Road in the West Orange side of the Valley. In 2005, this block was home to rundown light industrial and residential buildings. HANDS converted it into a multi-use, income-generating, job-producing property

SUCCESS MEASURES SURVEYS OF THE VALLEY NEIGHBORHOOD IN 2006 AND 2010 REVEALED:

- A 9 point increase in the percent of occupancy of commercial structures
- A 20 point increase in the percentage of local residents who would like to buy a home in the neighborhood, indicating a heightened sense of hope and pride in the area
- Of the 23 vacant commercial structures in 2006, nearly half were occupied by 2010, including 4 businesses developed by HANDS with NRTC funds
- Notable improvements in residents' perception of the attractiveness of commercial structures from 2006 to 2010, with 25 percent more receiving the highest ranking

Source: Measuring Success: The Impact of HANDS in the Valley Neighborhood of Orange/West Orange, NJ, 2006-2010

which is now home to a theatre, a community police substation, a beautiful mural and Mazzi Dogz, a restaurant/café. The renovation of this pivotal property has turned an eyesore into a valuable asset that offers many dynamic benefits to the surrounding community. According to Vincent Mazzarisi, a Valley District native and founder/owner of Mazzi Dogz, the neighborhood has definitively improved in recent years, and it has changed an extraordinary amount since the 1980s. “When I moved to this street, the area was kind of the same as it is now. But the sidewalks weren’t new, and there wasn’t enough lighting on the streets. I know that HANDS worked with the Township to make it better, things like improving the sidewalks, improving the design, the planters and all that to attract people down here to the Valley. They may seem like little things, but they make a huge difference.”

HANDS efforts to attract people to the Valley seem to be working. Beyond business and job creation and developing new homes, HANDS’ work in the Valley District has contributed to an important demographic shift that will likely impact the area’s long-term stability as well. The heart of the Valley Arts District (census tract 017800) experienced



Mazzi Dogz founder and owner, Vinnie Mazzarisi.
Photo courtesy of the Mazzi Dogz website.

an influx of young people between the ages of 25-34 between 2000 and 2010, a demographic that a number of experts argue is critical for the long-term health of communities. In fact, the 2010 Census reveals that this neighborhood saw a nearly 44% increase in young people between the ages of 25-34 over the course of the decade, as opposed to the 6% decline experienced by the Town of West Orange at-large. In light of the “looming exit of the baby boomers from the housing market,” experts contend that the presence of a robust population of young people will prove critical in shaping the health of an area’s housing market.⁹ This tract was one of only a



*A production of Copenhagen at Luna Stage Theatre, one of three NRTC-supported businesses located at 555 Valley Rd.
Photo courtesy of HANDS, Inc.*

few in West Orange to not experience a decline in residents ages 25-34 over the course of the decade, and it was the only tract to experience an increase of over 10 percent for this key demographic.

PLAN #2: THE HEART OF ORANGE

Building from the many lessons learned in the Valley District, HANDS convened a community visioning process in 2009 and 2010 for downtown Orange, resulting in the Heart of Orange plan. Approved by DCA in 2010, the Heart of Orange

proposes 21 projects in key areas. HANDS has received some NRTC investment for this plan for the upgrade and preservation of two historic properties, including the Chronicle Building and Harmony Bar, “a minority-owned anchor business with a sustained presence in the community for over 70 years”, as well as the construction of four two-family homes.¹⁰ In line with their experience in the Valley District, HANDS looks forward to further success in the Heart of Orange.

case study: PBCIP

Spearheading Renewal in Camden's Parkside Neighborhood

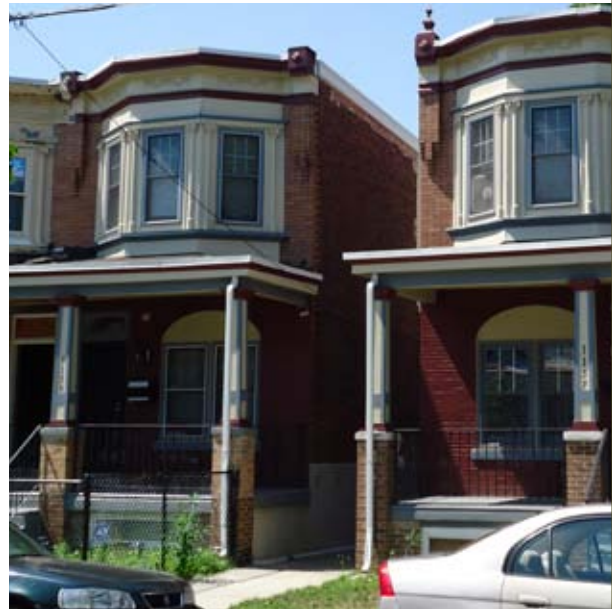
PARKSIDE BUSINESS AND Community in Partnership (PBCIP) in Camden is a membership-based organization founded on the principle of neighborhood-driven change. PBCIP has found NRTC to be an important tool in building a vibrant community that will “restore, rather than replace, the neighborhood.”¹¹ Towards this end, PBCIP has employed NRTC funds to support a host of commercial revitalization, housing, and quality-of-life initiatives. Since approval of its plan for the Parkside neighborhood in 2006, this community development corporation (CDC) has received \$3,000,000 in NRTC funding and leveraged an additional \$36,000,000 from this investment.

RENEWAL THROUGH REHABILITATION: ECONOMIC DEVELOPMENT IN PARKSIDE

In the belief that to truly stabilize the community it is important to bring in middle-income families with some disposable income, PBCIP has deployed NRTC funds to rehabilitate both affordable and market-rate homes. To date, PBCIP has created 30 for-sale homes, 14 of which are market-rate, and 98 affordable rentals in the neighborhood, generating 40 new construction jobs and \$192,000 in property taxes. A sampling of Parkside's newly rehabilitated homes can be seen on this page and the next.

For the Jackson family,¹² moving into a home renovated with NRTC funds was nothing short of a miracle. The family lived in the home on this site on Park Boulevard until it burned down in a

To help attract new residents to the neighborhood, PBCIP has targeted some of its NRTC investment towards the rehabilitation of 30 for-sale homes and 98 rental units.



case study PBCIP

tragic fire more than 15 years ago (see photo below). After losing several of their children in the fire and their home to back taxes, the parents moved elsewhere in the neighborhood. But, they never let go of their dream of once again owning that home. Like many buildings in the neighborhood, however, the burnt structure remained an eyesore for nearly two decades. It was NRTC investment that ultimately made its rehabilitation feasible. After completing PBCIP's financial literacy training and the other steps necessary to repurchase this beautifully renovated home, the Jackson family will be receiving the keys to their "new" home by the end of 2012.¹³

PBCIP is excited about the catalytic effects of the NRTC investment. Along Kenwood Avenue, where the organization deployed much of its first round of NRTC dollars five years ago to address the "plethora of vacant homes and structures," PBCIP Execu-



One of PBCIP's NRTC-supported rehabilitated homes, soon to be home to the Jackson family.

"I think one of the things we can't always measure but is very real is that we no longer sense the same level of apathy. In the very beginning when we were trying to bring the tenants and the business owners together along Haddon Avenue, there was no interest. And then at our last meeting of business owners, the meeting was filled to capacity. People are listening, and they can see that something is happening now. Again, while that is hard to measure, you see something is happening and it is very real."

-Bridget Phifer

tive Director, Bridget Phifer, reports that now only two vacant homes remain.¹⁴ Phifer notes that, beyond a renewed interest in living in the neighborhood, residents have also displayed increased pride and interest in maintaining their homes, even to the point of using the same façade color schemes that PBCIP has used for its rehabilitated homes.

Beyond the economic benefits gained from attracting new families to live in these newly refurbished homes, PBCIP also focuses on strategies to renew existing businesses and attract new ones. A centerpiece of Parkside's NRTC program is the RENEW Building, a three-story office/retail structure on Haddon Avenue which will be the first LEED-certified building of its kind in the region. RENEW will be home to several social enterprises, PBCIP's new office, and the PSEG Sustainability Center, a model for green building that will offer educational displays and workshops. Phifer comments that "as the first official investment on the corridor in over forty years, we see RENEW as an opportunity to bring transformative impact to the neighborhood and to really change the landscape."¹⁵ With approximately 20 percent of project funding coming from NRTC, RENEW also shows how NRTC investment has supported organizations in some communities in pursuing ambitious, yet viable, projects despite the economic downturn.



A rendering of the Parkside neighborhood's soon-to-be-erected RENEW Building, the Haddon corridor's first major development in 40 years. Photo courtesy of PBCIP website.

Knowing it would be difficult to attract tenants for the RENEW building given its location, PBCIP launched an “equity capital contest” as a way to identify and secure quality tenants for the development. After issuing an RFP, PBCIP selected three of the 15 businesses that responded – a bakery, a wellness spa, and a green interior designer – to receive \$25,000, \$15,000, and \$10,000 to help with their business operations. While these may not be the anchor tenants, they were “an important spark that moved us along.”¹⁶ Altogether, PBCIP’s NRTC work has led to the creation or expansion of 12 businesses in the area.

PBCIP’s NRTC-supported efforts in the com-

mercial sector have produced seemingly catalytic impacts on the level of resident and business owner activity in the neighborhood. On Haddon Avenue, at least five new businesses (independent of PBCIP’s NRTC efforts)—from steak and salad shops to hair salons— have opened up in once vacant buildings. This includes a new donut shop, Fresh Donuts, located in the same lot as a former business notoriously known as Donut Queen, “even though everyone knew they didn’t sell any donuts.”¹⁷

BUILDING NEW PARTNERSHIPS AND STRENGTHENING OLD ONES

As with many community development initiatives, PBCIP’s capital equity contest proved valuable beyond its initial purpose of attracting new businesses to Haddon Avenue: it also provided a platform for building new and deeper partnerships with other organizations. To help ensure the long-term success of the contest winners, PBCIP reached out to local economic development partner Latin American Economic Development Association (LAEDA) and got the aspiring Haddon Avenue entrepreneurs registered in LAEDA’s business development training. Now a number of PBCIP’s other



Youth participating in PBCIP's NRTC-supported art entrepreneurship program. The youth chose the t-shirt on the right to go to production and be sold at the Haddon Avenue Street Fair. Images courtesy of PBCIP.

“AN ARRAY OF OPPORTUNITIES”

tenants, including a pharmacist and an OB-GYN, are strengthening their business plans and getting entrepreneurial mentoring through LAEDA's various entrepreneurial development and empowerment programs.

PBCIP has built strong, mutual partnerships with its corporate tax credit investors as well. The organization is contributing to the childhood obesity initiative of one investor, Campbell's Soup, through neighborhood programs such as community gardens and the food economy initiative. Employee engagement has been another avenue for strengthened corporate partnerships. Phifer reports that when the organization planted rain gardens in the neighborhood last year, 30 Campbell employees came to help, while another 30 volunteered for a cleanup at the park. She notes that the company has made an ongoing commitment to support the organization's work "as long as we continue to work towards a transformed community."

Besides the program's profound economic benefits, participation in the NRTC program has brought "an array of

other opportunities," according to Phifer. The program funds the bulk of PBCIP's youth work, including a program in which 50 youth are granted the opportunity to design their own logo and come up with a product that they can begin to manufacture and sell. The program enables these young people to apply their skills to something simple but potentially marketable, such as t-shirts, shoes and caps.

The youth sold their products at the Haddon Avenue street festival in September 2012, with sales proceeds benefiting PBCIP's art programming. The NRTC funds also provided a group of local youth with the opportunity to work with an artist to create a piece of artwork based on their own concept. The youth decided on a statue of a carnation emerging out of cement, a symbol of "strength and their ability to prevail despite the environment or the conditions in which they live."¹⁸ The statue will soon be displayed in the new RENEW building.

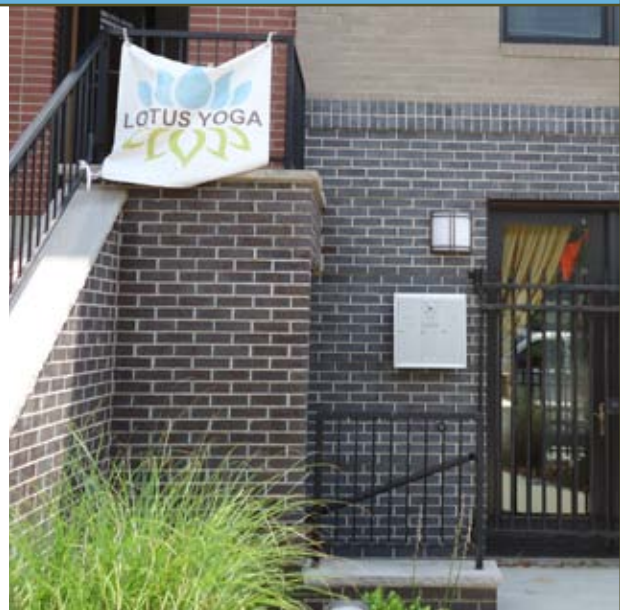
case study: Lincoln Park Coast Cultural District

A Leader in Inclusive, Sustainable Community Transformation in Newark

A DIVERSE COMMUNITY with a long history of activism, Newark's Lincoln Park neighborhood is an exciting place of growth and change. Lincoln Park Coast Cultural District's (LPCCD) efforts to turn this 11-acre, 4-block neighborhood, dotted with brownfield sites, into "a 'green' arts and cultural district" have been central to neighborhood growth.¹⁹ Building on early planning efforts in the 1990s by the Regional Plan Association, LPCCD was established in 2002 to give shape to the residents' increasingly well-articulated vision for the area. As LPCCD's Director of Communications and Community Affairs Anthony Smith puts it, "A big part of our goal is placemaking and repurposing that which has no life to it, but in doing so to also get the neighbors working together more collectively as a community."²⁰ Originally completed in 2004 with the participation of at least a dozen organizations and several hundred people, the neighborhood plan was revised and updated in 2011. LPCCD received its first NRTC investment in 2008.

NRTC: HELPING TO BRING INCLUSIVE, MIXED-USE DEVELOPMENT TO LINCOLN PARK

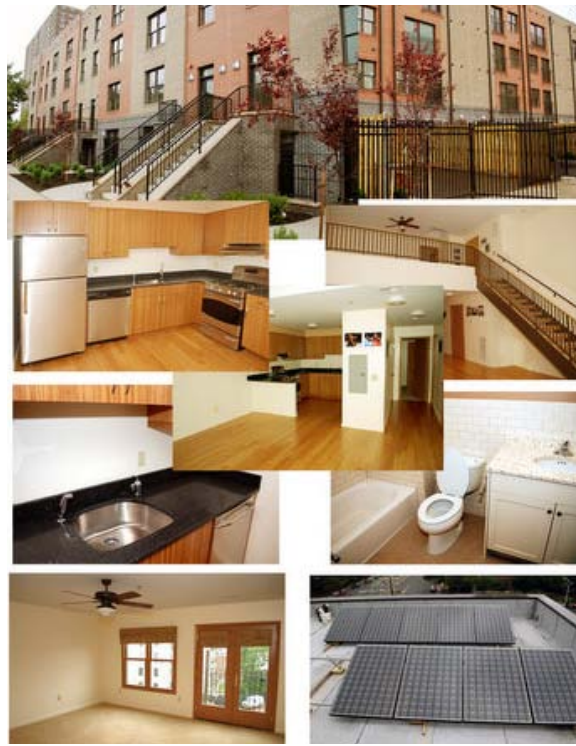
As Executive Director Baye Adofo-Wilson notes, LPCCD has used the NRTC primarily to cover hard costs for their development projects. He points out that, while so far the organization has not used NRTC for other activities, the equity the program has provided for pivotal projects has been an extraordinary asset. "It has had a tremendous impact on this neighborhood," Adofo-Wilson states. "Without the NRTC funding, we wouldn't have been able to do a lot of the projects we have done."²¹



LPCCD's first NRTC project is home to a newly expanded yoga studio among other businesses.

The key project that NRTC has supported to date in the Lincoln Park neighborhood is an 18-unit, mixed-use building on Washington Street. Completed in 2009, this building is home to approximately 9,000 square feet of residential and 15,600 square feet of commercial space, including LPCCD's new office. The mixed-use nature of the building has been of great benefit to residents and business owners alike, and it contains a number of sustainable features with regard to site development, water savings, energy efficiency, materials selection, and indoor environmental quality.

Another budding LPCCD project – currently the prime target of NRTC investment in Lincoln Park – is the restoration of the South Park Calvary Presbyterian Church façade. The first racially integrated church in Newark, Calvary Presbyterian and once listed as one of the state's most endangered historic sites. Sadly, the church burned down in 1992, leaving only the façade in place. Through the restoration process, including landscaping, fencing,



LPCCD's first NRTC project, an 18-unit LEED Silver building on Washington Avenue, has been an important step towards the organization's goal of creating a fully productive, sustainable, mixed-use, mixed-income community. Interior photo courtesy of LPCCD.

lighting and the development of a performance stage, LPCCD is looking to once again turn this site into an extraordinary community asset. “Our goal,” Adofo-Wilson states, “is to create a portal into the Lincoln Park community, a gateway for downtown Newark and a symbol of rebirth in Newark.”²² The \$1 million dollars of NRTC investment in the church façade restoration, of which \$400,000 is from PSEG, has helped leverage an additional \$1.3 million for the project. The conceptual plan for this exciting project, for which construction is set to begin in fall 2012, is shown below.

LPCCD staff members emphasize that, although the NRTC has primarily been used to cover hard costs, the program has also been integral to all other areas of the organization’s work. As Anthony Smith points out, along with LPCCD’s other activities, such as their community organizing efforts and the

annual Lincoln Park summer music festival, the new buildings have proven critical to the organization’s community rebranding efforts. Smith states, “I believe that before these buildings and all of our development, people had a certain perception of the area, even those who were investing here. But as a result of our building work, having a strong presence, and putting our money where our mouth is (so to speak), the impact has been great because the community sees it as not just talk. There’s bricks-and-mortar, and there are also people who come with the bricks-and-mortar. Now people are moving into the neighborhood because they bought into the mission and the vision.”²³ Clearly, the creation of new affordable “green” buildings and the soon-to-be-underway church façade restoration have helped reinforce the message of change and positive, inclusive community transformation.

case study: East Trenton Collaborative

Forging Strong Partnerships for a Community's Renewal

THE EAST TRENTON neighborhood was once a ceramics and pottery industry hub with a neighborhood of surrounding housing occupied by its workers. Until recently, it exhibited the physical and social signs of an area that has suffered from decades of economic disinvestment. Thanks to the NRTC program, that image is beginning to change. A number of non-profit organizations (CityWorks, Habitat for Humanity, HomeFront, Isles and Better Community Housing) have assisted residents by filling service voids previously provided to a lesser extent by the City of Trenton. In 2006, these entities determined that “a more structured and comprehensive plan,” developed with community residents, was needed to truly revitalize this inner-city neighborhood.²⁷ By assembling organizations with varying areas of expertise and skill sets into a collective organization called the East Trenton Collaborative (ETC), these organizations have been able to expand their effectiveness and multiply their impacts. This strong collaboration came into being and continues to thrive largely thanks to the NRTC program.



East Trenton residents engage in a vision planning process in November, 2006. Photo courtesy of ETC's website.

The ETC got its start with a \$75,000 planning grant from the Wachovia Regional Foundation (now the Wells Fargo Regional Foundation). After hiring a nationally recognized planner to assist in organizing area residents, an intensive resident-driven planning process resulted in the creation of the ETC “Vision Plan.” This plan was adopted by the City of Trenton and approved by the Department of Community Affairs in July, 2008. The following October the ETC received its first \$1 million tax credit allocation, from New Jersey Manufacturers Insurance Company (NJM), to begin implementing the community plan. The NRTC funding has enabled these organizations to establish a solid foundation in East Trenton and to develop programs and assist residents in a more holistic fashion. Working together, ETC members have secured additional “public and private funding to move their own projects forward while adhering to the goals and objectives of the Plan.”²⁸

ETC members argue that their collaborative structure makes the NRTC's flexibility as a funding source all the more valuable. Having a diverse range of organizations as part of the collaborative allow funds to be allocated between a variety of projects and activities based on timing and community need. It also leads to a wide range of outcomes that correspond to the community's priorities.

ECONOMIC DEVELOPMENT THROUGH PEOPLE DEVELOPMENT

One of the East Trenton plan's main goals is the economic development of the neighborhood. Central to achieving this goal is the partnership that ETC has developed with A Better Way, an organization providing job training services to previously incarcerated individuals. Recognizing that a large number of men and women in the community have recently been released from prison and are seeking jobs, A

case study ETC

Better Way provides re-entry services “from A to Z,” including resume building, job interview prep, and training in employment sectors that are actively hiring, such as forklift operation and retail.²⁹ With the help of NRTC funds, A Better Way has worked with approximately 75 ex-offenders, with approximately 40 of them placed in jobs at the end of the program. The organization asserts that, in total, the impact of its services on recidivism has saved \$1 million for New Jersey taxpayers, and \$2 million for taxpayers nationally.³⁰

ABW is also collaborating with the Trenton Housing Authority (THA) under its Section 3 labor requirements to identify and train a number of individuals to work on the THA’s Hope 6 “Miller Homes Project,” a development of 204 new rental units being built in an area adjacent to the ETC neighborhood. ABW clients have also gained work experience at the Habitat for Humanity Re-Store, through which they learn retail, stocking and transport skills while serving the ETC community and beyond. In addition, a seasonal farmer’s market on the corner of North Clinton and Olden Avenues is staffed by 5-7 ABW members. The site for this market was created through the demolition of a dilapidated building, another project funded by NRTC dollars. The pictures on this page show this site before and after the demolition.



NRTC funded the demolition of a dilapidated building at 616 N. Clinton Street (below), which was turned into a farmer’s market staffed by formerly incarcerated community members.

USING NRTC FUNDS TO MEET COMMUNITY NEEDS

Jobs are accessible to community residents only if they have the critical skills to adequately perform the responsibilities of the job. Thus, ETC recognizes the need to develop an educated workforce, whether among school-aged children or young adults. To that end, ETC has supported the job preparation services ABW provides its clientele, as well as the supplemental education services provided to local schoolchildren by an afterschool program and an in-school tutoring program at two schools in the ETC neighborhood. More than \$150,000 in NRTC funding was utilized to underwrite these two successful education programs. The program has been very effective and well received by the community and the parents of the children.

The ETC attributes a number of its successes in advancing resident-identified goals to the unique flexibility and fluidity of the NRTC program. The ability to respond quickly to a funding request that will advance one of the Plan’s goals has been extremely helpful. An example of this is the way the Collaborative has been able to identify and replicate effective strategies for increasing the educational outcomes of youth in the community. After working with respected groups such as the Harlem Children’s

Zone, it became clear to ETC that working with children in their formative years, particularly K-3, is critical to improving kids' chances of succeeding and remaining in school.

After seeing what a successful model Education-Works, a Lawrenceville, New Jersey-based organization, had to offer, ETC was able to work with them to pull new educational programming together "within six months versus having to go through a whole long drawn out process."³¹ By funding part of the salaries of six full-time K-3 afterschool specialists at Wilson and Grant Elementary Schools, the NRTC funded program ensured that 120 students were able to keep pace with their grade level.



Students from the Learning Lab, one of the ETC's afterschool programs. Photo courtesy of the ETC.

NRTC funds have supported a number of other programs that incorporate youth development into the revitalization of East Trenton. For example, by working with Group Workcamp, a national Christian organization that deploys teenagers around the country to help repair homes in disadvantaged neighborhoods, ETC has promoted youth service while also helping rehabilitate the homes of senior citizens, people with disabilities, and low-income families in East Trenton. In total, sixty East Trenton homes have been refurbished through the program, with NRTC funds supporting the youths' on-the-job training.

NRTC resources have also enabled Collaborative members to advance environmental justice goals, including the testing of 37 homes for lead and other health hazards through Isles' Healthy Homes program. This program trains local community residents to inspect homes and identify health hazards, educate families, assist with reporting hazards, and encourage lead screening for kids.³² In addition to the testing, 15 homes with identified hazards have received structural improvements through the ReHeet program, an Isles program providing structural repairs as part of its coordinated approach to residential services.



The announcement of the ETC's first NRTC grant on October 16, 2008. Photo courtesy of ETC's website.

FOSTERING RELATIONSHIPS WITH INVESTORS/ STAKEHOLDERS TO ADVANCE COMMUNITY REVITALIZATION

Since receiving its first million dollars from New Jersey Manufacturers Insurance Company (NJM) in 2008, ETC has sought to build a strong relationship with its key NRTC investor. With a corporate office in West Trenton, NRTC has provided NJM with a structured, ongoing way to meaningfully support the revitalization of a nearby neighborhood. As Pat Hartpence, NJM Assistant Vice President, states: "We thought that our participation would help us direct a portion of our insurance premium tax dollars to the East Trenton Collaborative and to worthy causes that would be local to us. We see

case study ETC

the overall program as giving us the opportunity to invest our employees live as well.”

ETC’s leadership agrees that this investor/investee relationship is both strong and genuine. Andy Carten of CityWorks states: “I think what we have provided them with has exceeded their expectations, and their degree of support exceeds what we

not last forever, and thus are making a concerted effort to leverage additional resources. They are confident that the NRTC investment will help them to attract attention from other funders and sustain the redevelopment initiative. Another important relationship that ETC has deepened through the NRTC program and the neighborhood planning

process at large is with the City of Trenton. ETC has been able to coordinate property acquisition, community clean-up, and park management and programming with the various city departments. While the neighborhood had been designated a redevelopment area prior to NRTC, one of the results of the Vision Plan’s community engagement effort was to get the redevelopment plan amended to reflect the new priorities and objectives, including newly identified housing and economic devel-



East Trenton resident Evelyn Hawthorne talks with NJM President and CEO, Bernard M. Flynn. Photo courtesy of ETC’s website.

opment goals. Carten emphasizes that, as a result of the neighborhood planning process, the redevelopment plan is now far more representative of the community residents and their vision of the future. expected. We’ve invited them out for things such as this big Workcamp event with 400 kids, and they were walking the streets meeting the kids. I remember the President of NJM sitting on the back porch of a resident’s home having a meal, asking questions, participating in a number of ways. They can really see the community building effort and the results of their investment. They can see that their money is being well spent and that it is very much appreciated by the residents in the community.” ETC is cognizant, however, that the NRTC investment will

opment goals. Carten emphasizes that, as a result of the neighborhood planning process, the redevelopment plan is now far more representative of the community residents and their vision of the future.

case study: Elizabeth Development Company

Boosting the Local Economy Through Healthcare, Jobs and Prevention

THE CITY OF ELIZABETH, New Jersey's fourth largest city, is conveniently located near several major highways and includes half of Newark Liberty International Airport within its bounds. Elizabeth is highly dense and diverse. Elizabeth Development Company (EDC), a public, non-profit development corporation, was established in 1977 to meet the City's economic development needs. The NRTC program has been a welcome tool in helping to fulfill its mission. The EDC, one of the organizations in New Jersey with two state-approved neighborhood plans, has seen considerable advancement as a result of NRTC investment.

PLAN #1: THE ELIZABETHPORT PLAN

In 2006, EDC's Elizabethport (EPort) plan was the second DCA-approved plan to receive NRTC investment in the state. Located in the oldest neighborhood in the city, the EPort plan has sought to build on past efforts, such as the nearly \$30 million federal Hope VI investment made in 1997. The Elizabethport Presbyterian Center is one of the plan's centerpieces. With a preschool, afterschool, summer teen programs, senior support groups, and a community health center, this building has something to offer nearly every community resident. In the same location since the 1960s, the Presbyterian Center's rebirth and expansion into an even greater community asset has been a welcome development for local residents. The basement and first floor of the 20,000 square foot, state-of-the-art building is home to a variety of educational and social service programs, while the second floor houses the Elizabethport Neighborhood Health

Center (NHC). The facility's development created 40 construction jobs. Once the NHC is operating at full capacity, the project will have created 30 new full-time jobs as well: fifteen for childhood education programming and fifteen for the health center.



EPort Presbyterian Center's Interim Director, Zoraya Hamlin, shows EDC's Fatimah Raymond the Center's new top-of-the-line preschool rooms.

At the expanded Presbyterian Center location, the NHC is now able to serve 7,200 patients, nearly 5,000 more than previously. The center also now provides a more comprehensive range of quality health care services, the most prominent addition being low-cost dental care. It's location in the Elizabethport Presbyterian Center will enable the center to work closely with non-profit service providers in the building, ultimately reducing barriers to affordable healthcare within the community.

In addition to extending affordable healthcare, the Presbyterian Center's expansion has also facilitated the expansion of a number of community services. Some programs, such as the preschool and summer youth program, can now serve more young people than in their previous locations. Others, including the youth library, computer lab, and weekly teen

EPORT PRESBYTERIAN CENTER: RESTORING AND EXPANDING A HISTORIC NEIGHBORHOOD RESOURCE

Established in 1967, at a time when “E’Port residents were suffering the effects of poverty, when racial tensions were high and equality and justice were at a minimum,” the EPort Presbyterian Center has been an anchor in the EPort community ever since. Building on the building’s positive history, EDC has strategically focused NRTC funding on restoring and expanding the facility, including bringing in a variety of new services, from a computer lab and teen library to the community health center, providing affordable and accessible medical and dental care.

Stakeholders emphasize that a state-of-the-art facility at this particular site has historic and unique significance. According to youth director Sean McClain, “This is where the Pres (Elizabethport Presbyterian Center) used to be, and then it broke down. People that used to come here since 1947 always come by and say ‘I used to go to summer camp there’...It is great to have those people come back and want to support and send their kids there. Hopefully with enough support, we can make this a better place for our kids so they can succeed in this competitive world.”

nights, were created only because of the new facility. The expansion of this facility has allowed for a substantial increase in programming for neighborhood youth. As youth director Shawn McClain states, “Before, we were running all these programs out of the basement of a church. We used to spend a lot of time trying to plan for what we were going to do when we moved into this big building. Now that we’ve moved, we see there is so much more opportunity for these kids here than we even realized. Before, we were serving about half the kids we are serving now. This building gives us a great opportunity to serve more kids, and to give them

the skills and access to the technology they need to advance and really compete in this competitive world.”

PLAN #2: THE MIDTOWN PLAN

EDC’s second DCA-approved neighborhood plan is the Midtown Plan, located in the heart of the City’s downtown. One of the Plan’s highlights is the Trinitas Center of Regional Education, known as CORE. Located on Elizabeth Avenue, this state-of-the-art, 1,470 square foot center is conveniently located to serve its growing student body. Thanks to the new facility, the EMT program has been expanded and can now comprehensively serve its students and neighborhood residents. In addition to housing a paramedic and emergency medical technician (EMT) training program, the CORE building will also provide space for community events and health education. With \$1 million in NRTC investment, the CORE building has leveraged more than \$4.5 million in additional resources, including funds from Trinitas Foundation, other foundations, private donors, and the UEZ program.

As EMT program director Rene Rich emphasizes, moving to the new CORE facility has led to ex-



Trinitas’ new CORE building, located in downtown Elizabeth.

traordinary gains for the program. Rich states, “I have four classrooms now that we break down to teach skills in. We can have different groups, smaller groups, and we can do more work one-on-one. We now have one instructor for every 6 students, so there is more information and more hands-on training.”³⁴ The students undoubtedly also benefit from the more than doubling of the program’s training hours – expanding from a 120 hour to a 250 hour program since moving to the CORE facility.

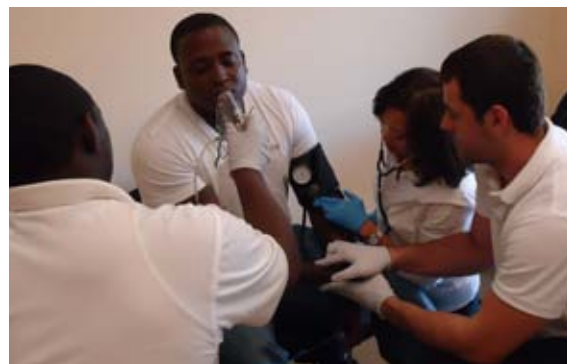


EMT Program Director, Rene Rich, and staff with new simulated mannequin.

NRTC investment has been used to provide state-of-the-art technology for the EMT program as well, including the purchase of two simulated mannequins that provide students with real-life experiences in administering life-saving health care. Speaking to the sophistication of these tools and the important role they play in the future medics’ professional development, Rich states: “This new technology really gives students great opportunities. For example, the simulated mannequins have a heart-beat, so we can set their heart rate ... as well as their pulses, blood pressures, and lung sounds...They are so sophisticated that I can actually shut down one

side of the lung and still have the students try and do lung sounds.” Rich emphasizes that practicing on the mannequins is much better than practicing on other students, who always have basically the same heartbeats or pulse rates. “They are going to find out on the street that their patients are going to be just like this.”³⁵ At \$12,000 apiece, acquiring this top-of-the-line technology might not have been viable without NRTC funds.

As EDC manager Fatimah Raymond notes, this type of project is beneficial not only in terms of the construction and long-term jobs it creates, or because of the hundreds of well-trained EMTs it sends back into the community; it will also refocus the community on preventive health. Raymond beams with pride as she talks about CORE’s role in promoting a more fiscally sustainable system of community-based preventive health care. “Trinitas is trying to cut the costs of health care by making people more educated and more familiar with themselves and their bodies, and preventing them from coming to the emergency room, so that the ER is truly for people in dire situations and stops being used as a clinic facility.”³⁶ At a press event for the CORE building, New Jersey Assemblywoman Annette Quijano, stated, “The development of the CORE was the result of a dedicated collaboration of groups and individuals. The spirit of this partnership will continue to serve Elizabeth’s health needs for years to come.”³⁷



EMT students in class at Trinitas’ CORE building.

APPENDIX

ECONOMIC OUTCOMES FROM

NRTC Recipient	Hsng Units (For Sale)	Hsng Units (Rental)	Comm. Fac. Space (SF)	Property Taxes Generated Annually	Property Taxes Generated to Date	Jobs (New FT)	Jobs (New PT)	Jobs (New Construction)
Camden Lutheran	10	--	25,000	\$15,000	\$45,000	--	--	10
CC of Metuchen	--	12	2,200	\$16,524	\$33,048	--	--	--
Cooper Univ. Hospital	6	--	--	\$8,165	still under construction	2	2	--
Cramer Hill CDC	28	--	140,000	\$38,103	still under construction	--	--	--
East Trenton Collaborative	5	--	--	\$17,709	\$35,417	10	--	16
EDC	72	681	198,759	--	\$500,000	15	10	170
Gateway CAP	21	--	--	--	--	--	--	--
HANDS	43	28	32,400	\$425,000	\$1,700,000	54	--	37
Heart of Camden	9	--	20,000	\$12,000	\$36,000	--	--	unknown
Interfaith Neighbors	5	10	27,000	\$45,500	\$136,500	24	--	6
ICC	--	80	--	\$94,932	\$94,932	2	--	unknown
Isles	6	34	--	\$63,157	\$189,471	11	1	unknown
JRF	7	--	--	\$22,000	\$22,000	--	--	20
Lincoln Park Coast Cultural District	--	5	15,600	\$65,000	\$160,000	20	--	80
NJ CDC	--	66	8,000	\$82,150	\$164,300	4	25	20
NORWESCAP	--	--	--	--	--	3	--	87
PBCIP	30	98	27,000	\$192,000	\$576,000	12	--	40
UVSO	7	16	38,000	68551□	\$205,663	50	--	75
Women Rising	7	--	2,078	\$10,500	\$21,000	--	--	20
	265*	1056*	536,037	\$1,107,739	\$3,919,332	207	38	581

*Includes 9 for-sale units and 26 rental units from A Brand New Day which are in progress.

NRTC INVESTMENTS

Jobs (Expected FT)	Jobs (Expected PT)	Jobs (Expected Construction)	Jobs (Retained FT)	# Demolished Properties	# Properties Put Back on Tax Roll	# New Businesses Created
--	--	--	--	--	10	--
1	5	10	--	--	--	1
0	0	unknown	--	--	3	--
--	--	--	--	--	--	--
--	--	--	--	1	3	--
--	18	unknown	--	4	unknown	3
25	--	10	--	--	1 vacant lot	4
20	--	38	--	1	6	6
--	--	--	--	--	9	--
--	--	--	--	1	7	9 (being incubated)
--	--	75	25	--	--	1
--	--	--	1	--	6	1
--	--	--	--	--	6	--
20	--	140	16	--	9	9 (retained/expanded)
5	15	20	--	2	--	--
--	--	--	--	--	--	--
--	--	--	--	20	30	12
--	--	--	--	--	15	1
--	--	--	--	--	7	1
71	38	293	42	29	111	30

COMMUNITY OUTCOMES FROM

NRTC Recipient	# Demolished Properties	# Schools	# Youth Served	Garden/ Park	# Partner Orgs Involved Planning Process	# People Involved Planning Process	Part of Master Plan	Redevelopment Plan/Area
Camden Lutheran	--	--	300	--	30	255	--	--
CC of Metuchen	--	--	--	--	--	unknown	--	--
Cooper Univ. Hospital	--	--	--	--	10	100	--	1
Cramer Hill CDC	--	1	400	5	6	300	--	1
East Trenton Collaborative	1	--	200	2	9	60	--	1
EDC	4	2	300	2	6	600	2	--
Gateway CAP	--	--	--	4	2	30	1	--
HANDS	1	--	110	2	10	170	--	1
Heart of Camden	--	--	400	--	12	40	--	1
Interfaith Neighbors	1	--	700	--	2	30	--	--
ICC	--	1	72	1	30	250	1	--
Isles	--	--	unknown	1	10	unknown	--	--
JRF	--	--	500	2	5	75	--	--
Lincoln Park Coast Cultural District	--	--	--	1	12	200	--	1
NJ CDC	2	1	500	2	20	unknown	--	--
NORWESCAP	--	--	43	3	9	18	--	1
PBCIP	20	0	200	4	30	600	1	1
UVSO	--	2	210	--	--	150	1	--
Women Rising	--	--	--	1	2	unknown	--	1
	29	7	3,935	30	119	2,878	6	9

NRTC INVESTMENTS

Other (Misc.)

Created 4 daycare classrooms; opened job training center & have had 37 workforce training graduates; housing for at-risk youth going to college.

Creating community center in partnership with City; organized neighborhood crime watch; ability to negotiate tenant/landlord disputes; established language classes.

Created 1 parking lot for a non-profit partner; created 2 art panels for a public park; acquired 3 homes for rehabilitation by non-profit partner; established Clean & Safe Maintenance Services for the Cooper Plaza Neighborhood.

Buffered 300 feet of industry from the community through greening; organized 5 community clean ups; completed predevelopment work for several projects, including several brownfield remediation projects, etc.

Provided multiple opportunities for 75 formerly incarcerated individuals, 40 of whom were placed in construction and community maintenance/security jobs; established ET Farmers Market; awaiting outcomes from educational programming.

New health center; built bridge to connect Eport residents to jobs at JG Mall; enhanced neighborhood safety (increased walking patrol & eliminated blighted land); restored cornerstone facility for youth programs.

Repaired 92 homes through Group Workcamps (707 volunteers, 20,347 hours of service, approx. \$145,696); weatherized 58 homes; 78 residents completed job training; partnered with PAL to develop recreation, etc.

Incubated 2 new community orgs (now independent nonprofits); created a social enterprise - profits dedicated to neighborhood projects; launched an emerging arts district; created a community earth oven.

Developed 28-space aesthetically pleasing parking lot in neighborhood's main corridor; completing community center with gymnasium; next projects include rehabilitation of a Shipyard museum and arts center.

Installation of security cameras; significant expansion of neighborhood recreation (Little League field lighting, PAL boxing facility and improvement to the Boys and Girls Club pool); mentoring 10 businesses and training 78 entrepreneurs.

Because of NRTC status, application for low income housing tax credits was more competitive and organization was awarded 9% tax credits; planning efforts led to creation of 15.3 acre waterfront park.

Developed start-up community-based energy services company (now the Mercer County WAP provider); rehabbed 6 SF homes using YouthBuild students/trainers & YWCA gym; healthy homes pilot program.

Provided vision testing/glasses to 400+ middle school students; swimming lessons for middle school students; job training for at-risk youth (45 graduated from program so far);through nhood events, now have active group of volunteer residents on task forces.

Completed 18 units of US Green Building Council LEED mixed-use units; revitalizing historic church façade and turning it into an outdoor performance venue and urban farm.

Created Great Falls National Historic Park; launched the Great Falls Youth Corps; paid summer employment for over 30 youth; 4 development projects nearing completion.

Strong public-private partnership addressing neighborhood safety & streetscape improvements as prioritized by Town/residents (street lighting, sewer/storm systems, sidewalk repair/replacement, etc.)

Facade improvements to businesses on Haddon Avenue; acquired commercial properties in order to build a LEED certified mixed use building; funded equity capital contest; youth art programming.

Stabilization of block in the South Orange Avenue commercial corridor; creation of a model teen center; built preschool now serving 210 children; approved for Facade Improvement Grant; streetscape improvements.

Opened BCU Jobs Bank/Employment Center.

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- ³² Interview with Andy Carten. August 13, 2012.
- ³⁴ Ibid.
- ³⁵ Interview with Fatimah Raymond. July 2, 2012.
- ³⁶ Trinitas Regional Medical Center. Donors Celebrate Progress of Trinitas Center for Regional Education. http://www.trinitashospital.org/news_display.asp?ID=384. Accessed on September 1, 2012.

About the Housing and Community Development Network



The Network is a statewide association of community based developers and their supporters that has been collaborating with New Jersey's community development sector to create and preserve homes, expand economic opportunities, and build strong, sustainable neighborhoods since 1989. We work closely with our member CDCs to put in place the resources, policies, and educational programming they need to advance their neighborhood efforts and help residents improve their lives and their communities.

Network members have created nearly 30,000 homes, employed and/or trained over 20,000 residents, built or renovated more than 840,000 square feet of commercial space, and developed strategic neighborhood revitalization plans with community stakeholders in nearly 30 New Jersey communities.

The Network has been able to generate tens of millions of dollars for our members' work through state and local sources, overcome constraining policy barriers, and provide targeted technical assistance and training to help them reach their goals and respond to their ever-changing environment. Our efforts have led to the enactment of the New Jersey Housing Rehabilitation Code, an award-winning code responsible for significantly boosting the amount of rehabilitation taking place in the state, the Neighborhood Revitalization Tax Credit, the Abandoned Properties Rehabilitation Act, the State Rental Assistance Program and the Foreclosure Fairness Act.

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About New Jersey Community Capital



New Jersey Community Capital (NJCC) is a nonprofit community development financial institution (CDFI) that provides innovative financing and technical assistance to support the development of housing, businesses, and community facilities that improve education, increase jobs, and strengthen neighborhoods. By targeting markets that are often underserved by conventional financial institutions, NJCC ultimately creates broader opportunities and positive changes in low-income communities while enabling its investors to generate both an economic and social return on their investments. NJCC has also established itself as a national pioneer of strategies to generate large-scale community revitalization in places that were hardest hit by the foreclosure crisis and economic downturn, including the bulk-purchase and redevelopment of real-estate owned property and the implementation of a high-touch mortgage resolution program to help families stay in their homes.

Since its foundation in 1987 as a small affordable housing lender, NJCC has grown exponentially to over \$25 million in net assets and \$180 million in total capital under management. NJCC financing over the last 25 years has fostered the creation of over 9,000 housing units, 4,800 early care spaces, 7,300 education slots, and 5,000 jobs across the state of New Jersey.

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