

New Jersey Planning and Program Resources

Technical and Financial Assistance

This document contains State grant, loan and technical assistance programs that are relevant to planning and infrastructure support. The format is designed to assist communities with preparing a Planning and Implementation Agenda (PIA) as part of a petition for plan endorsement or center designation by the State Planning Commission. However, anyone involved in the field of planning should find this document useful. Five categories have been created to group related programs across State Departments as shown below.

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Information is provided to enable you to contact the programs directly to seek application forms; inquire further about funding availability and eligibility requirements; and, to generally find out more about the program. Each program is also characterized as either a “planning” (assistance with the plan preparation process) or an “implementation” (funding for bricks and mortar) program.

This report is also available on our web site at www.state.nj.us/osp. If you have any questions on the Planning Resources database, please feel free to contact Paul M. Drake, PP/AICP, Area Representative at 609-292-3730.

September 2000

New Jersey Planning and Program Resources

Technical and Financial Assistance

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Economic Development

Brownfields Incentive for Industrial Site Cleanup

Implementation

NJ Commerce & Economic Growth Commission

Kelly Woods (609) 777-0885 www.state.nj.us/commerce

Brownfield redevelopers

To facilitate redevelopment agreements between developers and the Secretary of Commerce where up to 75% of the cost of remediation can be recovered by the developer of a "brownfield" site once the project has begun to realize new state tax revenue sufficient to cover the cost of remediation. The developer must be the nonresponsible party and agree to undertake and clean up the site to the satisfaction of the NJDEP, and the project must be an integral part of a local redevelopment strategy.

Brownfields Redevelopment Technical Assistance

Planning

DCA Office of State Planning

JoAnn Petrizzo (609) 633-7536 www.state.nj.us/osp

Brownfield redevelopers

This program offers information on the various incentives for brownfields redevelopment and coordinates projects among appropriate State agencies for the expeditious reuse of these sites.

Business & Industry Direct Loans

Implementation

USDA Rural Business Cooperative Service

Michael Kelsey (609) 265-3600 Michael.Kelsey@nj.usda.gov

Rural development projects

Loans and guarantees to maintain and establish business and industry in rural areas. Funds may be used for purchase of land, buildings and equipment; working capital; and in some cases for refinancing debts. Rural business grants and Intermediary relending loans are also available through this office.

Business Employment Incentive Program

Planning

NJEDA EDA Commercial Lending Division

Adam Mukerji (609) 292-0187 www.njeda.com

NJ Businesses

Businesses that will create at least 25 jobs in an Urban Aid community or a minimum of 75 jobs in a non-urban area and are economically viable may be eligible to receive grants ranging from 10 to 80% of the State income tax withheld from the newly created jobs, for up to 10 years. Business must be able to demonstrate that the incentive grant influenced their choice to locate in NJ.

★ Programs currently using the State Plan

Primary recipients of assistance

Casino Reinvestment Development Loans

Implementation

CRDA

James Kennedy, (609) 347-0500 www.state.nj.us/uccguide/crda.htm	Economic development projects
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To reinvest a portion of Casino Industry's gross revenues in housing and economic development projects statewide. Loans obtained from the CRDA must be secured; projects must be financially feasible; and projects must receive a bond rating of "B" or better. Funds can be used for construction, rehabilitation, acquisition, professional fees, etc. CRDA can provide construction and permanent financing. Project fees can be capitalized in the loan.

Community Facilities Program

Implementation

USDA Rural Housing Services

George Hyatt (609) 265-3600 George.hyatt@nj.usda.gov	Municipalities
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Loan guarantees, direct loans and grants to build or improve essential public use facilities in rural areas or towns of less than 20,000 people. Funds may be used to finance health care facilities, public safety facilities and public service facilities.

Community Lending Program

Implementation

NJEDA Commercial Lending Division

Adam Mukerji (609) 292-0187 www.njeda.com	NJ Businesses
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Loans and bonds for businesses that have been in operation for at least two years in neighborhoods where at least 51% of the residents are of low or moderate income or the requested financing will benefit such residents. Loans can be from \$100,000 to \$6 million with a 25% loan guaranty from EDA. EDA may also issue tax-exempt bonds for manufacturing companies or 501(c)(3) organizations.

Consolidated Municipal Property Tax Relief Aid

Implementation

DCA Local Government Services

<div style="border: 1px solid black; width: 100px; height: 15px; display: inline-block;"></div> (609) 292-6110 www.state.nj.us/dca	Municipalities
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A single aid program which provides municipalities with property tax relief.

Consulting Assistance for Manufacturers

Planning

NJEDA Trade Adjustment Assistance Center

John Walsh (609) 292-0360 www.njeda.com	Manufacturers
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Manufacturers certified as being affected by imports may receive professional consulting assistance in planning, marketing, sales, engineering, production, accounting and other functional areas to help improve a firms competitive position. Available on a negotiated cost-share basis.

★ Programs currently using the State Plan

Primary recipients of assistance

Demolition Bond Fund

Implementation

DCA

	(609) 292-7899 www.state.nj.us/dca	NJRA eligible municipalities
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An amortized loan program to provide funds to municipalities for demolition of unsafe buildings. Funds are targeted for imminent hazards/projects ready to proceed. Public safety is first priority. Urban centers are targets. Call to check on availability of funds.

Displaced Homemaker Centers

Planning

DCA Division on Women

	(609) 292-8840 www.state.nj.us/dca	Nonprofit agencies and higher education institutions
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To provide job counseling and other supportive services for women who have been dependent on the income of another household member, but due to death, disablement or divorce must now support themselves

Distressed Cities Program

Planning

DCA Local Government Services

	(609) 292-4806 www.state.nj.us/dca	Distressed cities
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To assist municipalities facing the most severe fiscal conditions in recovering from fiscal distress and to improve management and financial practices.

EDA Bond Financing

Implementation

NJEDA Investment Banking Division

Lawrence G. Cier	(609) 292-0192 www.njeda.com	Municipalities, nonprofits and for profit developers.
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Bonds are issued to provide long-term loans at attractive rates for real estate acquisitions, equipment, machinery, building construction, and renovations. Working capital and debt refinancing are permitted uses for taxable bonds and may be permitted for certain activities as tax-exempt for nonprofits. Funds available for manufacturing, public airports, docks, wharves, water, sewer, solid waste disposal and many other facilities including certain assisted living rental facilities.

Entrepreneurial Training Institute

Planning

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-1890 www.njeda.com	New Businesses
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An eight-week program to help new and aspiring entrepreneurs learn the basics of operating a business. Business plans critiqued by professionals in the field. Graduates may apply for financing through the Small, Minority-owned, Women owned business fund and other funding sources.

★ Programs currently using the State Plan

Primary recipients of assistance

Environmental Opportunity Zones

Implementation

Municipal governments

Created through a municipal ordinance, EOZ's enable the ability to offer tax abatements for up to 15 years. In exchange, the owner/developer must remediate the property. The municipality receives incremental payments in lieu of taxes based on a prerediation assessment.

Export Working Capital Loans

Implementation

NJEDA Commercial Lending Division

(609) 292-0187 www.njeda.com

Loans available to any business in NJ that is exporting or planning to export goods and services it has produced in NJ that is unable to get financing on its own through NJ Worldwide. A one-year revolving line of credit for up to \$250,000 can be established annually. Funds can be used to purchase raw materials and for production of confirmed sales.

Extraordinary Aid - Supplemental Municipal Property Tax Relief (SMPTR)

Implementation

DCA Local Government Services

(609) 292-6613 www.state.nj.us/dca

Funds are allocated by the Director of the Division of Local Government Services to municipalities where local resources have to be used and taxes are increasing in order to be eligible for funding. Funds distributed based on need.

Federal Empowerment Zone and Enterprise Community Program

Implementation

US HUD Empowerment Zone Program

(973) 622-7900 www.hud.gov/local/njn

Benefits that include Brownfields Tax Incentives to clean up and redevelop contaminated industrial site; relaxed eligibility for bonds.

Financing for Small businesses, minority-owned or Women owned Enterprise

Implementation

NJEDA Commercial Lending Division

(609) 292-1890 www.njeda.com

Businesses certified as small, minority-owned, or women owned enterprises. Most of the funds are targeted in Atlantic City. Loans are made for up to 15 years for real estate; 10 years for fixed assets and up to five years for working capital.

★ Programs currently using the State Plan

Fund For Community Econ. Devel.

Planning

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Community Econ. Dev. Organizations
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Loans and loan guarantees are made to urban-based community organizations that in turn make loans to microenterprises and small businesses who may not qualify for traditional bank financing. Affordable capital is provided to fill financing gaps in the development of community facilities and other real-estate based economic development projects. Funds are available to local groups to finance feasibility studies and other predevelopment costs to determine if a real estate project is viable. Technical support is also available to support the long-term growth of the organization.

Hazardous Discharge Site Remediation Loan and Grant program

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Site Remediation Properties
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In coordination with NJDEP, Bureau of State Case Management at 609-633-0749, industrial businesses that are required to perform remediation or are hazardous discharges or voluntarily desire to clean up a site; but do not have a funding source may qualify for loans of up to \$1 million for actual clean up costs. Municipalities holding tax sale certificate may apply for up to \$2 million. Grants may be used for preliminary assessments, site investigations and remedial investigations of sites. NJDEP will first review proposal and then forward to EDA if appropriate.

Hispanic Women Demonstration Resources Centers Act

Implementation

DCA Division on Women

	(609) 292-8840 www.state.nj.us/dca	Nonprofit agencies
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To establish demonstration centers to provide job training programs and other services for Hispanic women.

Job Training Centers for Urban Women

Implementation

DCA Division on Women

	(609) 292-8840 www.state.nj.us/dca	Nonprofit agencies and higher education institutions
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To provide job training and other services for certain dependent unemployed or underemployed urban women. The goal of the program is to provide the necessary skills to women in need of economic self-sufficiency.

Joint Services Incentive Grants

Planning

DCA Local Government Services

	(609) 984-7764 www.state.nj.us/dca	Municipalities, counties, authorities or school districts
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To encourage new joint efforts by municipalities, counties, school districts and other local units by reimbursing the costs of studies of the transition to shared programs. Several new state aid programs relating to shared services had been proposed by the legislature, to get more up-to-date information, please call (609) 292-7742.

★ Programs currently using the State Plan

Primary recipients of assistance

Legislative Initiative Municipal Block Grant

Implementation

DCA Local Government Services

(609) 292-7842 www.state.nj.us/dca

Municipalities

Grants to reduce the amount the municipality is required to raise by local property tax levy for municipal purposes.

Local Development Financing Fund

Implementation

NJEDA Commercial Lending Division

Adam Mukerji (609) 292-0187 www.njeda.com

Commercial and Industrial developers

Commercial and industrial projects located in Urban Aid Communities. The municipality must sponsor the request for financial assistance. Loans ranging from \$50,000 to \$2 million for matched fixed assets. There is a required minimum of 1:1 match (public/private) but generally financing is limited to 25% of the project costs.

Long-term Fixed Asset Financing - SBA 504 Program

Implementation

NJEDA Commercial Lending Division

Adam Mukerji (609) 292-0187 www.njeda.com

NJ Businesses

Businesses whose net worth does not exceed \$6 million or whose average profits after taxes does not exceed \$2 million for the past two years. Financing for up to \$750,000 but not in excess of 40% of the project cost is available for fixed assets. The loan is made for 10 or 20 years and is subordinated to a bank loan for at least 50% of the project cost.

Main Street NJ Technical Assistance

Planning

DCA Main Street New Jersey

(609) 633-6266 www.state.nj.us/dca

Municipalities, NJ Businesses

Technical assistance provided by nationally recognized professional downtown revitalization program providing business communities with the skills and knowledge to manage their own business districts, improving the economy, appearance and image of their traditional downtown.

Neighborhood Preservation Grants

Implementation

DCA Housing and Community Resources

(609) 633-6257 www.state.nj.us/dca

Eligible Municipalities

To provide funding for direct financial and technical assistance to municipalities to conduct activities associated with the preservation of designated neighborhoods based on strategic revitalization plans with those municipalities.

★ Programs currently using the State Plan

Primary recipients of assistance

New Jersey Contractors Assistance Program

Planning

NJEDA Community Development and Small Business

Adam Mukerji	(609) 292-1890 www.njeda.com	Minority-owned, women owned businesses
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Small contractors that are minority or women-owned are offered training courses to help small contractors get performance bonds and bid successfully on major construction projects. NJEDA has earmarked \$1 million to provide loans and performance bonds for eligible contractors.

New Jersey Export Financing

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Businesses in New Jersey
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Business that want to enter the export market or expand export sales but are unable to do so because financing is unavailable from conventional sources or available at costs that places the company in a non-competitive position. At least 50% of the costs of the goods or services being financed, other than raw material, must be added in New Jersey. Up to a \$1million line of credit will be provided to buy raw material, pay production costs and ship product. See NJEDA for additional details.

New Jersey Redevelopment Authority Loans

Implementation

DCA NJRA

	(609) 292-3739 www.state.nj.us/dca	Projects located within the 68 qualified municipalities.
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The NJRA is an independent state financing agency whose mission is to invest in neighborhood-based redevelopment projects that spur revitalization efforts which improve the quality of life in NJ's urban communities. The NJRA will coordinate efforts, leverage resources and provide technical and planning assistance to viable economic development initiatives. Financial and technical assistance provided to neighborhood-based organizations within qualified municipalities.

New Jersey Urban Site Acquisition Program

Implementation

DCA NJRA

	(609) 292-3739 www.state.nj.us/dca	Eligible municipalities, nonprofit, for-profit developers.
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Financial assistance to acquire vacant, abandoned properties that are part of a larger comprehensive urban redevelopment effort. The program will identify state and other funding sources for site preparation, construction and all other aspects of redevelopment.

NJ Dept of Education Grants

Implementation

DOE Grants Management and Development

	www.state.nj.us/njded/grants	Municipalities and school boards and others
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The website for the New Jersey Department of Education lists numerous grants that are available for many educational initiatives. This website is organized with a section on available grants at www.state.nj.us/njded/grants. Available grants were too numerous and may confuse the intent of this database and were therefore referenced, but not included herein.

★ Programs currently using the State Plan

Primary recipients of assistance

NJEDA Direct Loans

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Business
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Businesses that are unable to get sufficient bank credit on their own or through the Statewide Loan Pool or with an EDA Guarantee. Preference to job intensive enterprises located in economically targeted areas or representing a target business sector. Loans are made for up to \$500,000 for fixed assets and up to \$250,000 for working capital for up to 10 years.

NJEDA Loan Guarantees

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Business
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Credit worthy businesses that need additional security to obtain financing. Preference is given to business that are either job intensive, will create or maintain tax ratable, are located in an economically distressed area or represent important economic sectors of the state and will contribute to growth and diversity. Guarantees of conventional loans of up to \$1 Million for working capital or up to \$1.5 for fixed assets (bonds). Can be repaid over 10 years and generally between 30-50% of the loan amount.

Real Estate Development Program

Planning

NJEDA Real Estate Development Division

Michael Francois	(609) 292-0369 www.njeda.com	NJ Businesses, urban aid municipalities
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This program can help businesses needing facilities for manufacturing, distribution or research and other business purposes. They can help with existing buildings, both as is or improved or cleared sites and land assemblage being considered for development. Newly constructed facilities in urban areas can usually qualify for a 15-year property tax abatement.

Redevelopment Zones

Planning

Municipal governments

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Redevelopment areas are created through the Local Redevelopment and Housing Law when a municipality designates an area blighted or in need of rehabilitation. The designation allows the municipality through a judicial process to exercise condemnation and eminent domain powers, designate developers and offer local property tax abatement.

Regional Efficiency Aid Program (REAP)

Implementation

DCA Local Management Services

	(609) 292-7842 www.state.nj.us/dca	Municipalities, counties, school boards
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To provide credits for shared services that will be reflected on local property tax bills and will be payable to any county, municipality, school board or special district that has entered into a new shared or regional service agreement after July 1, 1997. Aid will be paid directly to residential taxpayer as a credit on their local property tax bills for each calendar year in which the regional service agreement is in effect.

★ Programs currently using the State Plan

Primary recipients of assistance

Regional Efficiency Development Incentive (REDI)

Planning

DCA Local Management Services

(609) 292-7842 www.state.nj.us/dca

Municipalities and school boards

To provide financial assistance for feasibility studies for possible shared services and to provide start up costs for new shared or regional service agreements.

Small Business Investment Company

Implementation

NJEDA Commercial Lending Division

Adam Mukerji (609) 292-1890 www.njeda.com

Women and minorities

Women and minorities who are interested in establishing franchise business. The SBIC known as G.S. Capital, L.P. will invest in national food restaurant and retail gasoline operations and finance individual entrepreneurs, employees or management teams who are looking to purchase an existing company. The preferred total investment amount is \$1 million to \$5 million at a minimum of \$500,000. The contact at G.S. Capital is Steve Tolbert at 609-520-2003.

Special (Business) Improvement District Challenge Grants

Planning

DCA Housing and Community Resources

(609) 633-6272 www.state.nj.us/dca

Municipalities

Dollar for dollar matching grants up to \$10,000 from DCA to support the technical and professional services needed to establish a SID. This is also referred to as SISII

Special (Business) Improvement District loans

Implementation

DCA Housing and Community Resources

(609) 633-6272 www.state.nj.us/dca

Municipalities & SID management organizations

To provide loans up to \$500,000 to make capital improvements within designated downtown business improvement zones.

Special Improvement Districts (SIDs)

Planning

DCA Housing and Community Development

(609) 633-6272 www.state.nj.us/dca

Technical assistance to support economic and community development and management for New Jersey's downtown and business community providing advocacy, training and a clearinghouse of information on NJ's SID statute.

★ Programs currently using the State Plan

Primary recipients of assistance

Statewide Loan Pool For Business

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Qualified businesses
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Business must either create or maintain jobs; be located in a financially targeted municipality, or represent a targeted industry such as manufacturing, industrial, agriculture or others. Two tiers (I & II) of loans and can be for fixed assets or working capital. Rates set by bank institution. Loans can be for fixed assets and/or working capital. NJEDA may guarantee up to 30% of the bank loan.

Statewide Receivable Financing

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-1890 www.njeda.com	Small businesses, minority-owned, women owned business
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Small, minority-owned, or women owned businesses are eligible for loans of up to \$100,000 for working capital. NJEDA will guarantee up to 50% of the loan, not to exceed \$50,000.

Sustainable Development Loan Fund

Implementation

NJ Commerce & Economic Growth Commission

Robert Young	(609) 777-0885 www.state.nj.us/commerce	New Jersey Businesses
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Loans with flexible terms and interest rates to support the expansion of environmental business in New Jersey. Key words include pollution prevention; resource conservation and sustainable production. Loans may be used for sales expansion, development of new products or services, purchase of new equipment or facilities and improvement of environmental performance.

The Technology Center of New Jersey

Planning

NJEDA Real Estate Development Division

Michael Francois	(609) 292-0369 www.njeda.com	NJ Businesses in high-tech and bio-tech fields
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State-of-the-art, affordable labs, production and research facilities are available for emerging and advanced technology driven companies. Modules as small as 6,000 sq. feet are available. Full service to tenants.

Urban Centers Small Loans

Implementation

NJEDA Commercial Lending Division

Adam Mukerji	(609) 292-0187 www.njeda.com	Retail and commercial businesses
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Existing retail and commercial businesses located in the commercial district of a targeted municipality. Loans must be primarily for renovations, although a portion can be applied to fixed assets or for working capital purposes. Loans range from \$5000 to \$50,000 for up to 10 years at an interest rate of 1% below the federal discount rate at the time of closing.

★ Programs currently using the State Plan

Primary recipients of assistance

Urban Community Education Assistance

Planning

DCA Office of State Planning

Gloria Frederick (609) 292-3172 www.state.nj.us/osp

Urban communities

Technical assistance to promote the creation in urban communities of partnerships comprised of colleges and universities, faculty, staff, students, government agencies, community groups. The goal is to create models in community and economic development, and create a higher education research agenda that improves the quality of life in urban areas.

Urban Coordinating Council

Implementation

DCA Urban Coordinating Council

www.state.nj.us/dca

68 UCC Eligible municipalities

The UCC was created by the legislature in 1996 to provide financial and technical assistance to eligible municipalities. Comprised of reps from State depts, EDA, Casino Reinvestment and HMFA. Their website at www.state.nj.us/uccguide is another excellent resource for funding sources.

Urban Enterprise Zone Program

Implementation

NJ Commerce & Economic Growth Commission

Kelly Woods (609) 777-0885 www.state.nj.us/commerce

Designated municipalities

Created to stimulate economic growth and jobs in designated zones. Participating businesses are eligible to receive tax exemptions for building materials, equipment and supplies invested in zone. Also they can receive corporate tax benefits and unemployment insurance rebates and the ability to charge their customers half of the current sales tax on most in-store purchases. Receipts from retail sales are deposited into a zone assistance fund which zone municipalities may apply for funding for projects within the urban enterprise zone.

USEPA Brownfields Demonstration Pilot program

Planning

USEPA Region 2; Brownfields Assessment

Lawrence D'Andrea (212) 637-4314 www.epa.gov/brownfields

Municipalities

Up to \$200,000 grants to municipalities for site identification, site assessment, site characteristics and site remediation, planning and design for areas that have an actual or threatened release of a hazardous substance or contaminant.

Work First New Jersey Program

Planning

NJ Health and Human Services

Donald Forsythe (609) 984-6091 www.state.nj.us/

Employers

The "On The Job Training Program" is designed to reduce company training expenses and to refer qualified employees to participating firms. An employer provides job-specific training as well as long-term employment and benefits to new hires. The employers are reimbursed 50% of new hire's wages to compensate them for training costs and lost productivity while the worker is being trained. Contracts range from six weeks to 26 weeks.

★ Programs currently using the State Plan

Primary recipients of assistance

Housing

100% Mortgage Program

Implementation

DCA NJHMFA

(800) 654-6873 www.state.nj.us/dca

Low-income, first time home buyer, urban buyers.

Provides commitments of 100 percent mortgage loans at pre-approved new or rehabilitated single-family housing developments. Down payments and closing costs are also available under this program. Not-for profit and for-profit developers can participate for access to pre-approved consumer end-loans.

Affordable Housing Management Services

Planning

DCA Housing and Community Resources

(609) 292-9795 www.state.nj.us/dca

This office assists municipalities with the occupancy and long-term control of sales and rental housing designated as affordable housing through the Fair Housing Act. Program maintains a statewide referral list of households who are potentially eligible for affordable housing units.

Affordable Housing Training Institute

Planning

DCA Housing Advocacy AHTI

Mary Ann Barkus (609) 292-9794 www.state.nj.us/dca

Municipalities, nonprofits

AHTI collaborates with nonprofit housing associations to develop and fund workshops for member organizations and other interested parties. All workshops and training programs are designed to increase the expertise in a variety of areas dealing with affordable housing and management of the staff of nonprofit housing developers, for-profit developers, special needs housing and service organizations and municipalities.

Balanced Housing Program - grants & loans

Implementation

DCA Housing and Community Development

(609) 633-6285 www.state.nj.us/dca

Municipalities

To advance the Mt Laurel doctrine by funding qualified municipalities through the use of the Reality Transfer tax. Municipality must be COAH certified, entered into settlement, under "builders remedy" or designated as a receiver for RCA's.

Buy-and-Fix-it Mortgages

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

First time homebuyers and urban target area buyers

Qualified first time home buyers and urban target area buyers can receive below market interest rate for the purchase and rehabilitation of a home or the rehabilitation of a presently owned home. 75% of the existing external walls and interior structural framework must remain in place as part of the rehab.

* Programs currently using the State Plan

Primary recipients of assistance

Community Food and Nutrition

Planning

DCA Housing and Community Support

(609) 984-6668 www.state.nj.us/dca

Statewide public or private nonprofit agencies.

To provide grants and financial assistance to coordinate and plan services to alleviate hunger and malnutrition in New Jersey.

Community Housing Development Organization Seed Money Loans

Implementation

DCA Housing and Community Resources

(609) 984-6668 www.state.nj.us/dca

Nonprofits certified as state CHDOs.

To provide pre-development/seed money loans to non-profit organizations certified by the state as a CHDO actively involved with the development of affordable housing. Loans may only be for project specific costs.

Community Reinvestment Act Loan Program (CRA)

Implementation

DCA NJHMFA, Single family Division

(800) 654-6873 www.state.nj.us/dca

Low and moderate income homebuyers

Provides below-market fixed interest rate mortgages for low and moderate income households. Refinances are available according to Fannie Mae. This program was not listed in the DCA 2000-2001 program list and may have been discontinued.

Community Services Block Grant

Implementation

DCA Housing and Community Support

(609) 984-6668 www.state.nj.us/dca

Public and private nonprofit agencies

To provide the provision of health, education, employment, housing etc., services to low-income population of New Jersey.

Developmental Disabilities Home-ownership Mortgage Program

Implementation

DCA NJHMFA, Office of Special Needs

(609) 278-7521 www.state.nj.us/dca

Disabled home buyers

A below-market fixed interest rate is available for adults with developmental disabilities who have a steady income source. Additional interest free financing is available for homes in need of accessibility and other required improvements. Down payments are not usually required.

Equity 24-Lease Purchase Housing Program

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

Homeowners 62 and older

Consumer lease to own mortgage agreement. Under a lease with the option to buy concept, families and individuals will qualify for a mortgage after a 24-month lease. An eligible buyer is pre-qualified and a \$1000 option fee is required. At the end of 24 months a mortgage will be made available. Part of the rent will go toward the down payment and closing costs. This program does not appear in the 2000-2001 DCA program book and may have been discontinued.

★ Programs currently using the State Plan

Primary recipients of assistance

Equity for Services and Shared Equity Program

Implementation

DCA NJHMFA, Office of Special Needs

(609) 278-7521 www.state.nj.us/dca

Homeowners

Reverse mortgage program that allows home owners/legal guardians to tap into the equity in their home to finance needed support services for their children with developmental disabilities.

Faith-based Community Development Initiative

Planning

DCA Housing and Community Resources

(609) 292-9470 www.state.nj.us/dca

Faith-based nonprofit community development corporation

Provides training, technical assistance, information and program support to faith-based community development corporations to deliver services to the residents of their service areas.

Hispanic Affairs Grants

Implementation

DCA Center for Hispanic Policy

(609) 984-3223

Non-profits, services to Hispanic populations

The center provides funding to agencies whose primary focus is to address the socioeconomic needs of Hispanics as well as special initiatives towards Hispanics.

HMFA Reverse Mortgages

Implementation

DCA NJHMFA, Single family division

(800) 654-6873 www.state.nj.us/dca

Homeowners 62 and older

This program is FHA-insured and allows seniors to access the equity in the home without a monthly repayment schedule. The program assists older homeowners to access money and uses the equity in the home as collateral.

HOME - CHDO Operating Grants

Planning

DCA Housing and Community Support

(609) 292-6246 www.state.nj.us/dca

Nonprofits certified as CHDOs

To provide operating support for nonprofit organizations certified by the state as CHDOs actively involved with the development of affordable housing.

HOME - Rental rehabilitation

Implementation

DCA Housing and Community Resources

(609) 633-6179 www.state.nj.us/dca

Property owners providing L&M income housing

To provide payment loans to property owners (including nonprofits) for the rehabilitation of substandard housing units.

* Programs currently using the State Plan

Primary recipients of assistance

Home Buyer Mortgage Program

Implementation

DCA NJHMFA, Single family division

(800) 654-6873 www.state.nj.us/dca

First time homebuyers, urban home buyers

A below market, fixed interest rate is offered to first-time and urban area buyers. Down payment as little as 3% and must come from borrowers assets. Certain closing costs can be gifted by family members, non-profits and government agencies. Debt to income ratios as high as 33% and overall debt 38%.

Home Energy Assistance

Implementation

DCA Housing and Community Resources

(800) 510-3102 www.state.nj.us/dca

Low income persons

To assist very low-income persons with their heating and cooling bills and make provisions for emergency heating systems services and emergency fuel assistance within the Home Energy Assistance program.

HOME- Housing Production Investment Fund

Implementation

DCA Housing and Community Resources

(609) 633-6285 www.state.nj.us/dca

Developers, municipalities

To provide non-interest bearing, interest bearing and deferred loans, and grants to for-profit and non-for-profit developers for the purpose of creating affordable housing throughout the state.

HOME- Neighborhood Preservation*

Implementation

DCA Housing and Community Resources

(609) 633-6257 www.state.nj.us/dca

Municipalities in the Neighborhood Preservation Program

To provide financial assistance to property owners for the rehabilitation of substandard housing units.

Home ownership for Permanency Project

Implementation

DCA NJHMFA, Community Development division

(609) 278-7567 www.state.nj.us/dca

Adoptive parents

In partnership with DYFS, the HMFA will provide mortgage loans to eligible relative caregivers and adoptive parents who desire to make a permanent commitment to abused, abandoned or orphaned children. Rehabilitation loans for families who own their own home but need to make necessary improvements to accommodate the newly adopted child are also available.

Homelessness Prevention

Implementation

DCA Housing Assistance Element

(609) 633-6204 www.state.nj.us/dca

Low and moderate income tenants and homeowners

To provide for limited assistance to low and moderate income tenants and homeowners who are in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control.

* Programs currently using the State Plan

Primary recipients of assistance

Homeownership for Performing Employees

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

First-time homebuyers and urban target area buyers.

This is an employer-supported program that offers below market fixed rate mortgages without private mortgage insurance. Employers can participate and the program adheres to the same mortgage program requirements as the homebuyer Program. Any size company can participate. Company can establish qualifications in addition to HMFA program restrictions.

Home-Plus Program

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

First-time homebuyers and urban area buyers

A fixed interest rate home mortgage to qualified first time homebuyers and urban area homebuyers with immediate home improvement needs. Homeowners are allowed to finance up to \$15,000 toward home improvements and repairs as part of the first mortgage. Improvements include roof, painting, heating and AC, renovating a kitchen, bath as well as electrical and plumbing improvements and enlarging rooms. Energy conservation and solar energy improvements are also eligible.

Housing Incentive Note Purchase Program

Implementation

DCA NJHMFA, Finance Division

(609) 278-7437

For sale housing developers

Construction loan credit enhancement of for-sale housing developments

Housing Scholars

Planning

DCA Housing and Community Support

(609) 633-6346 www.state.nj.us/dca

Nonprofit organizations

To provide nonprofit organizations actively involved with the development of affordable housing with a full-time summer intern from either an undergraduate or graduate program from one of five NJ colleges or universities.

Housing Voucher

Implementation

DCA Housing Assistance Element

(609) 633-6150 www.state.nj.us/dca

Very low income households

To provide housing assistance on behalf of eligible low-income families and disabled and elderly renters by subsidizing a portion of each tenants rent and making payments directly to the property owner.

★ Programs currently using the State Plan

Primary recipients of assistance

Partnership Awards

Implementation

DCA Housing and Community Support

(609) 633-6246 www.state.nj.us/dca

Nonprofit organizations

To provide grants to nonprofit organizations actively involved with the development of affordable housing in partnerships with either a for-profit or nonprofit entity.

Performance Grants to Nonprofits

Planning

DCA Housing and Community Support

(609) 633-6246 www.state.nj.us/dca

Nonprofit organizations

To provide operating support for non-profit organizations actively involved with the development of affordable housing. Continuation grants are based on grantee performance.

Police and Firemens Retirement System Mortgage Program

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

NJ Police and Fire Retirement system.

Active members of the NJ Police and Firemens Retirement system with one year of creditable service are eligible for this program. Members may buy a home (first-time or trade-up) or refinance their existing home. \$225,000 max.

Pre-development Loan Partnership

Planning

DCA Housing and Community Support

(609) 633-6246 www.state.nj.us/dca

Nonprofit organizations

To provide pre-development/seed money loans to nonprofit organizations actively involved with the development of affordable housing. Loans may only be used for project specific costs.

Prevention of Violence against Women

Implementation

DCA Division on Women

(609) 292-8840 www.state.nj.us/dca

Municipalities, counties, nonprofits

To improve or supplement the delivery of services to victims of domestic violence and/or sexual assault.

Public Housing Construction and Permanent Loan Program

Implementation

DCA NJHMFA, Multi-family Division

(609) 278-7518 www.state.nj.us/dca

Developers of public housing projects

Construction financing for Public housing authority Hope VI and turnkey Housing Program. At least 20 percent must be affordable to low-income tenants.

★ Programs currently using the State Plan

Primary recipients of assistance

Regional Contribution Agreements

Implementation

DCA COAH

(609) 292-3000 www.state.nj.us/dca

Municipalities

Financial arrangements between sending and receiving communities for the construction and/or rehabilitation of L&M income housing. Permitted under the Fair Housing Act Regulations. COAH has oversight on these transactions, yet does not serve as broker.

Relocation Support

Implementation

DCA Housing and Community Resources

(609) 633-6276 www.state.nj.us/dca

Municipalities and welfare boards

To provide financial assistance to municipalities and welfare boards for relocation assistance to families and individuals displaced by municipal code enforcement (based on availability of funds).

Rental Housing Incentive Finance Fund

Implementation

DCA NJHMFA, Finance Division

(609) 278-7518 www.state.nj.us/dca

Not-for profit and private rental developers

This program provides construction loan guarantees for developers of affordable rental housing projects of 25 units or less.

Rural Housing Service Loans & Grants

Implementation

USDA Rural Development

George Hyatt (609) 265-3600 George.hyatt@nj.usda.gov

individuals

10 separate loan and grant programs are administered through this office. This includes SFH and MFH and L&M income housing. This is a federal program which is administered in NJ.

Section 8 Existing Housing

Implementation

DCA Housing Assistance Element

(609) 633-6150 www.state.nj.us/dca

Very low income or single individuals over 62 or disabled

To assist in making decent, safe and sanitary housing in the private rental market affordable to the very low income households by reducing housing costs through direct payment to their landlord. Special emphasis on assisting the handicapped live independently.

Shelter Support

Implementation

DCA Housing and Community Development

(609) 633-6267 www.state.nj.us/dca

To renovate and improve existing homeless shelters and transitional housing, construct new homeless shelters and transitional housing, pay certain social services and operating costs.

★ Programs currently using the State Plan

Primary recipients of assistance

Small Cities Community Development Block Grant*

Implementation

DCA Housing and Community Resources

(609) 633-6278 www.state.nj.us/dca

Non-entitlement municipalities

To fund economic development, housing rehabilitation, community revitalization and public facilities principally for low and moderate income residents and where other funding is not available.

Sweat Equity/Affordable Home Opportunities

Implementation

DCA NJHMFA, Single family Division

(800) 654-6873 www.state.nj.us/dca

Low and moderate income residents

To enable low and moderate income purchasers in projects organized by non-profit organizations to participate in the actual construction or rehab of their home or other potential purchasers homes. The borrower will receive 100 percent financing and will be eligible for available closing cost assistance. This program is not listed in the DCA 2000-2001 program book and may have been discontinued.

Too Good But it's True Program

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

Buyers within UCC designated communities.

Provides a 30-year fixed rate mortgage at a five percent interest rate with zero points and zero down payment. These mortgages are being offered to promote home ownership in Urban Coordinating Councils designated urban neighborhoods. UCC neighborhoods are located in Asbury Park, Camden, Elizabeth, Jersey City, Long Branch, New Brunswick, Newark, Trenton and Vineland.

Transitional Housing Revolving Loan Program

Implementation

DCA Office of Special Needs

(609) 278-7449 www.state.nj.us/dca

Municipalities and nonprofits organizations

Construction loans and/or permanent mortgage loans for the renovation of special needs housing. Financial assistance is provided to local government and nonprofit organizations who are producing special needs housing for homeless AFDC families and homeless persons with special needs, including people with HIV/AIDS and chronic and persistent mental illness. This program works in tandem with DCA's Shelter support program and AFDC emergency assistance funds.

Upstairs-downstairs mortgages

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

Owner-occupants and small investors

Provides FHA-insured as well as private mortgage insurance below market rate funds to acquire, rehabilitate or refinance residential structures with a store-front commercial component. The program objective is to help municipalities and small business revive the mercantile and housing potential of Main Street and neighborhood commercial areas. No income limits apply.

* Programs currently using the State Plan

Primary recipients of assistance

Urban Home Ownership Recovery Program

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

Developers of mixed income urban for-sale housing

Provide construction financing for developers of urban for-sale housing. It also includes access to subsidy pool money (Housing Incentive Fund) and HMFA homebuyer mortgage programs. The program targets urban aid cities and is free from first-time homebuyer restrictions. Restrictions may apply on subsidized units.

Weatherization Assistance - Low-income Home Energy Assistance

Implementation

DCA Housing and Community Development

(609) 292-6140 www.state.nj.us/dca

Low income occupants, community agencies assisting un

To assist elderly, handicapped and low-income persons in weatherizing their homes, improving heating efficiency, conserving energy and emergency heating assistance.

Women's Shelters

Implementation

DCA Division on Women

(609) 292-8840 www.state.nj.us/dca

Municipalities, counties, nonprofits

To provide domestic violence and sexual assault programs with the ability to sponsor special programs for the victims of domestic violence or sexual assault and to meet capital needs.

★ Programs currently using the State Plan

Primary recipients of assistance

Land Use/Envl Protection

Grants for Local Environmental Agencies

Planning

DEP Environmental Services Program

Joseph Rodgers (609) 984-0828 www.state.nj.us/dep

Environmental Commissions

To assist local environmental commissions and soil conservation districts with funding for a variety of community education projects and environmental resource inventories; beach monitoring and management projects; environmental trail design; lake rehabilitation studies; stream and water quality testing; well head delineation; GIS mapping projects; NEPPS indicator projects; and surveys of threatened and endangered species.

1992 Dam Restoration & Inland Water Projects Loan Program

Implementation

DEP Dam Safety Section

John Ritchey, P.E. (609) 984-0859 jritchey@dep.state.nj.us

Local government, private lake associations,

To provide low-interest loans to assist in the funding of dam restorations, flood control projects, water pollution control projects, and water-related recreation and conservation projects.

Adopt-A-Neighborhood

Planning

DCA Community Development Element

(609) 292-3796 www.state.nj.us/dca

To provide technical assistance to private project sponsors and local private/non-state entities to identify and implement projects associated with neighborhood and community improvement projects.

Barnegat Bay Estuary Program Mini-grants

Planning

DEP Barnegat Bay Estuary Program

Heidi D'Ascoli (732) 506-5313 hdascoli@dep.state.nj.us

Organizations, business and government agencies.

To increase public awareness and education towards protection and restoration of the natural resources of the Barnegat Bay and its watershed.

Combined Sewer Overflow Planning Grants

Planning

DEP Municipal Finance & Construction Element

Nicholas Binder (609) 292-8961 www.state.nj.us/dep/dwq/mface.ht

Local govt. unit with combined sewer overflow.

Planning & design money to abate point and non-point sources; dry weather overflow; reductions of solids & floatables at combined sewer overflow point.

* Programs currently using the State Plan

Primary recipients of assistance

Conservation - Cost Share Program

Implementation

NJDA Conservation - Cost Share Program

Sam Race	(609) 292-5540 agurace@ag.state.nj.us	Farmers
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Technical & educational assistance and grants to eligible farmers to address soil, water, and related natural resources concerns to encourage environmental enhancements. This program is integrated with the USDA EQIP program.

County Environmental Health Act Grants

Implementation

DEP Local Environmental Management

Deborah Pinto	(609) 292-1305 dpinto@dep.state.nj.us	Certified local health agencies
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To support environmental health services undertaken by certified local health agencies on behalf of the DEP pursuant to the Act.

Drinking Water State Revolving Fund Program*

Implementation

DEP Bureau of Safe Drinking Water

Philip Royer	(609) 292-5550 proyer@dep.state.nj.us	Public or private community water system.
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To provide low-interest loans to finance the cost of infrastructure needed to achieve or maintain compliance with Safe Drinking Water Act. A variety of activities can be funded that deal with providing safe water to the public. Loans can be 0% under the Drinking Water Revolving Fund or market rate under the Env Infrastructure Trust.

Emergency Flood Control Grants

Implementation

DEP Flood Plain Management

Clark Gilman	(609) 292-2296 cgilman@dep.state.nj.us	Counties and Municipalities
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To provide for the acquisition, development, construction and maintenance of structural flood control facilities. Call for details on funding availability. You may also ask for Charles Defendorf or John Scordato. No funding for FY2000; however special appropriations may have followed Floyd.

Environmental Infrastructure Financing Program*

Implementation

DEP Municipal Finance & Construction Element

Nicholas Binder	(609) 292-8961 www.state.nj.us/dep/dwq/mface.ht	Ranking based on Federal priority system.
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Low interest loans for the construction of a variety of water quality protection measures, including wastewater treatment and stormwater non-point source management facilities and the acquisition of land for conservation and water quality protection purposes. The fund offers 0% interest loans for twenty years for half the project cost. The trust provides loans at half the market rate or less for the remaining allowable project costs.

* Programs currently using the State Plan

Primary recipients of assistance

FEMA Assistance

Planning

LAW Division of State Police

Thomas Davies (609) 538-6051	Local emergency management
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Preparation of emergency management plans with local emergency management offices, training programs and preparedness drills and exercises that deal with hazardous materials and disaster situations, educational programs and emergency responses to various weather and environmental incidents are activities accomplished within this grant program.

Hazardous Discharge Site Remediation Fund

Implementation

DEP Responsible Party Site Remediation

Ed Stankiewicz (609) 633-1487 estankie@dep.state.nj.us	municipalities, private parties
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To provide grants and loans for remediation costs to municipal government entities to facilitate site redevelopment and reuse. To be eligible the property must be part of an adopted redevelopment plan and the municipality must own the property or at least hold a tax sale certificate. Private loans are provided, to persons who are otherwise unable to fund the costs of remediation projects who are "innocent parties," towards remediation costs.

Haz-mat Material Emergency Prep Grants

Planning

LAW Division of State Police, OEM

Sgt. L. Oram	Local Emergency Planning Committees
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Pass-through grants for local emergency planning primarily related to haz materials preparedness.

Highway & Clean Shore Program

Implementation

DOC Corrections

Steve Sexton (609) 777-4985	Municipalities, counties
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Provides inmate labor details, supervised by Correction Officers, to clear litter and debris from public highways, seashore, beaches, and urban vacant lots. Provide inmate details for mowing services at major highway interchanges throughout the state.

Inter & Cross-connection Abatement grants

Planning

DEP Municipal Finance & Construction Element

Nicholas Binder (609) 292-8961 www.state.nj.us/dep/dwq/	Atlantic, Cape May, Monmouth and Ocean CT. towns
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The Interconnection/cross connection abatement planning and design grants will assist municipalities with addressing improper connections of sanitary and stormwater systems.

★ Programs currently using the State Plan

Primary recipients of assistance

Local Coastal Planning Grants

Planning

DEP Coastal Planning and Coordination

Dorina Frizzera	(609) 292-2113 dfrizzer@dep.state.nj.us	Coastal municipalities, coastal counties, non-profits
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To provide local coastal zone governments with 100% funding to implement projects that further the objectives of the New Jersey Coastal Management Program. Check funding availability.

Local Law Enforcement B.G.

Implementation

LAW Division of Criminal Justice

Dennis O'Hara	(609) 984-2149 www.state.nj.us/uccguide/lpsfsp.ht	Municipalities
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Funding can be used for hiring, training, and employing law enforcement officers and necessary support personnel; overtime; enhancing security measures in and around schools; establishing drug courts; enhancing adjudication of cases involving violent offenders, including juvenile offenders. Funds can also be used for establishing multi-jurisdictional task forces, particularly in rural areas; establishing crime prevention programs; and defraying the cost of indemnification; insurance for law enforcement officers.

Local Planning Assistance Unit*

Planning

DCA Office of State Planning

Chuck Newcomb	(609) 633-6912 www.state.nj.us/osp	Municipalities, counties
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Field representatives assist local government efforts to implement the State Plan. Also provides field support to locals and the general public on many other planning issues.

Low-Interest Loans for Recycling Business

Implementation

DEP Bureau of Recycling & Planning

Guy Watson, Chief	(609) 984-3438 www.state.nj.us/dep	NJ recycling businesses
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To provide loans to recycling businesses, that collect, separate, process or convert post-consumer waste material into new products. Interest rates are three points below prime. Max ten year payback.

Nonpoint Source Pollution Control and Management Implementation Grants

Implementation

DEP Division of Watershed Management

Liz Rosenblatt	(609) 633-1349 lrosenbl@dep.state.nj.us	Specified in RFP
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To provide grants to implement nonpoint source controls in the 20 watershed management areas in New Jersey.

* Programs currently using the State Plan

Primary recipients of assistance

NY-NJ Harbor Estuary Mini-Grant Program

Implementation

DEP Division of Watershed Management

Jennifer DiLorenzo (609) 292-1895 jdiloren@dep.state.nj.us

Non-profits, counties in estuary.

To provide funding for projects that foster awareness of the goals of the NY-NJ Harbor Estuary Program and that encourage the involvement of the general public and local governments. Funding Not Available for FY2000.

Petroleum Underground Storage Tank Remediation

Implementation

NJEDA Commercial Lending Division

Adam Mukerji (609) 292-0187 www.njeda.com

NJ Business; homeowners

Loans and hardship grants for remediation of all or a portion of the costs associated with the upgrade, and/or closure of tanks. Homeowners may qualify for assistance from the program for leaky oil tanks. Program is administered in coordination with the NJDEP Bureau of State Case Management at 609-633-0719.

Pinelands Infrastructure Trust Financing Program

Implementation

DEP Municipal Finance & Construction Element

Nicholas Binder (609) 292-8961 www.state.nj.us/dep/dwq/

Pinelands communities

To provide funding for wastewater treatment within 23 designated Pinelands regional growth areas.

Planning Incentive Grants

Implementation

SADC

(609) 984-2504 www.state.nj.us/agriculture

Municipalities

Funding to support farmland preservation efforts. Community must have a farmland preservation plan. Call for details.

Police Community Partnership Program

Implementation

LAW Division of Criminal Justice

Dennis O'Hara (609) 984-2149

Municipalities

A comprehensive, urban strategy intended to reduce crime, the perception of crime, social disorder and physical decay in a designated target area. The Program is designed to establish partnerships between the police and the community that ultimately enhance the quality of life for residents in urban areas.

★ Programs currently using the State Plan

Primary recipients of assistance

Potable Water Loan Program

Implementation

DCA NJHMFA, Single Family Division

(800) 654-6873 www.state.nj.us/dca

SFH with contaminated wells

Provides zero percent second mortgage loans up to \$10,000 to provide potable water remedies or alternate water sources to owners of SFHs that have contaminated drinking water wells. Loans are repaid over 10 years. Residences where the drinking water violates primary drinking water standards or standards for sodium, chloride, lead, mercury, iron, manganese or is contaminated by agricultural activity are eligible.

Recycling Education Grants

Planning

DEP Bureau of Recycling & Planning

Guy Watson, Chief (609) 984-3438 www.state.nj.us/dep

County, non-profits, state colleges

To provide community education and promotional programs on recycling.

Recycling Program Grants

Implementation

DEP Bureau of Recycling & Planning

Guy Watson, Chief (609) 984-3438 www.state.nj.us/dep

County governments

To improve, expand or establish a recycling program.

Safe and Secure Communities Program

Implementation

LAW Division of Criminal Justice

Dennis O'Hara (609) 984-2149 www.state.nj.us/uccguide/lpsfsp.ht

Municipalities

Program designed to provide funding to add law enforcement personnel vital to effective police operations and other crime related strategies as warranted by the needs of the community. The program allows for the funding of additional officers or funding of law enforcement support personnel which would free-up officers for direct law enforcement activities.

School Construction and Financing Act

Implementation

NJEDA

Mark Lohbauer (609) 633-6519 www.njeda.com

Municipalities

Recently signed into law, the details on the administration of this program are still in preparation. Refer to the website for any new information.

Shore Protection Grants & Loans

Implementation

DEP Bureau of Coastal Engineering

George Caporale (908) 255-0767

Municipalities and counties

To protect existing development from sea-level rise and shoreline migration through dune creation and maintenance, beach fill projects and repair of existing shore protection structures.

★ Programs currently using the State Plan

Primary recipients of assistance

Smart Growth Planning Grants*

Planning

DCA State Planning

Charles Newcomb (609) 633-6912 www.state.nj.us/osp

Municipalities, counties

Smart Growth Planning Grants are intended to advance the legislative goals of the State Planning Act (N.J.S.A. 52:18A-196 et seq.) by providing local jurisdictions with the additional resources needed to promote comprehensive urban redevelopment that is sensitive to community needs, as well as efficient investment in and use of public infrastructure, affordable housing, environmental, natural, historic and cultural resource protection and farmland preservation.

Solid Waste Services Grants

Planning

DEP Bureau of Recycling and Planning

Guy Watson (609) 984-0414 www.state.nj.us/dep

DEP determines if county is eligible

To prepare, revise and implement district solid waste management plans, including implementation of the State Recycling Plan.

Special Projects*

Planning

DCA Office of State Planning

Carlos Rodriques (609) 292-3097 www.state.nj.us/osp

Municipalities, counties

Assistance with physical planning and design efforts related to State Plan Implementation. Areas covered include visioning, design charrettes, master planning, redevelopment planning, design guidelines, zoning and land development codes, technical standards for planning and RFP/RFQs for consultant and developer selection.

Sustainable Development Challenge Grant

Planning

USEPA SDCG Program

Dr. Lynn Desautels (202) 260-6812 desautels.lynn@epa.gov

Municipalities, non-profit organizations

The USEPA solicits proposals for these grants that challenges communities to link environmental protection, economic prosperity and community well-being. It encourages a mix of partners in the community. Two levels of funding between \$30,000 and \$100,000 and \$100,000 to \$250,000. Project examples include; sustainable growth, educational ecology, green businesses, community design and redevelopment and sustainable energy use. Check website for future funding of this grant at epa.gov

Underground Storage Tank Remediation, Upgrade and Closure Fund

Implementation

DEP Responsible Party Site Remediation

Dominic Picardi (609) 984-4464 dpicardi@dep.state.nj.us

Some businesses, Home owners - LUST

To provide financial assistance via grants and loans to close, upgrade or remediate discharges from underground storage tanks. The fund provides for low-interest loans and grants to all eligible applicants, with the exception of public entities and non-profit businesses. Loans may be for up to \$1 million and grants of \$250,000

* Programs currently using the State Plan

Primary recipients of assistance

Voluntary Cleanup Program

Implementation

DEP Voluntary Cleanup Program

Ralph Downs	(609) 292-2943 www.state.nj.us/dep	
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This program enables cooperative oversight from the DEP. Under this program the party conducting the cleanup enters into a non-binding agreement - memorandum of agreement (MOA) with DEP to establish the scope and schedule of remedial activities, ranging from a Preliminary Assessment to a Remedial Action, if necessary. The agreement is not an enforcement document and does not require financial assurances or penalties.

Water and Waste Disposal Programs

Implementation

USDA Rural Development

Business Programs	(609) 265-3640 www..rurdev.usda.gov/	Counties, municipalities, nonprofits
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To develop water and wastewater systems, including solid waste disposal and storm drainage in rural areas with a population of less than 10,000. Provides project grants, direct loans and loan guarantees.

Water Supply Replacement Loans

Implementation

DEP Bureau of Safe Drinking Water

Philip Royer	(609) 292-5550 www.state.nj.us/dep	Publicly owned water suppliers
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Loans for the planning, design and construction of water supply facilities to address contamination problems identified by the NJDEP where at least three dwelling units are adversely affected by groundwater contamination.

Watershed Management Public Education

Implementation

DEP Environmental Services Program

Joseph Rodgers	(609) 984-0828 jrodgers@dep.state.nj.us	Municipalities, counties, watershed assoc.
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To assist local environmental agencies, county and municipal governments, regional planning efforts to educate and encourage the public to support watershed management and protection on the local level.

★ Programs currently using the State Plan

Primary recipients of assistance

Parks, Recreation, Historic

Grants to support NJ History

Planning

State NJ Historical Commission

Mary Murrin	(609) 292-6062 mmurrin@admin.sos.state.nj.us	NJ history promotion
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Four separate grant funds are available: a) general operating support grants b) research, publication, and media grants c) special projects grants d) mini-grants. These programs are aimed at the promotion of NJ history.

1996 Bond Act/Lakes Restoration Program*

Implementation

DEP Division of Science and Research

Budd Cann	(609) 292-0427	Municipal, county, private lakes
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To improve the water quality of New Jersey lakes. Check if funded.

Athletics for Individuals with Disabilities

Planning

DCA Office of Recreation

	(609) 984-6654 ww.state.nj.us/dca	Nonprofit athletic organizations
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To provide grants to increase the availability of athletic events for individuals with disabilities by assisting and encouraging statewide nonprofit organizations in sponsoring sports training and athletic competitions for people with disabilities.

Clean Lakes Program

Implementation

DEP Municipal Wastewater Assistance

Budd Cann	(609) 292-0427	Municipal, county and regional government agencies
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To improve the recreational water quality at public lakes. Check to see if funds are available. Lake must meet the definition of public and provide equal access.

Coastal Blue Acres Grants & Loans

Implementation

DEP Bureau of Green Trust Management

Gary Rice, Chief	(609) 984-0570 grice@dep.stae.nj.us	Municipalities and counties located in the coastal zone
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To acquire storm-damaged property for storm protection and recreation and conservation purposes.

* Programs currently using the State Plan

Primary recipients of assistance

Community Recreation for Individuals with Disabilities

Planning

DCA Office of Recreation

(609) 292-6243 www.state.nj.us/dca

To provide in-service training and education to community and state agency personnel to develop, implement or improve recreation services for individuals with disabilities.

Garden State Historic Preservation Trust - grants

Planning

State New Jersey Historic Trust

www.njht.org

Grants for the planning, preservation, improvement, restoration, stabilization, rehabilitation and protection of historic properties. Must be owned by county, municipal or tax-exempt non-profit.

Green Acres Grants & Loans*

Implementation

DEP Bureau of Green Trust Management

(609) 984-0570 grice@dep.state.nj.us

To acquire and/or develop municipal or county land for public recreation and conservation purposes.

Green Acres Nonprofit Acquisition Grants*

Implementation

DEP Bureau of Green Trust Management

(609) 984-0570 grice@dep.state.nj.us

To acquire open space for recreation and conservation purposes that will be open to the public.

Green Communities Challenge Grants 2000

Implementation

DEP Community Forestry Program

(609) 292-2532 djohnson@dep.state.nj.us

To help local government agencies implement urban and community forestry projects. These projects are provided under four themes: Program Development, Implementation, Tree Maintenance and Research Projects.

Historic Preservation Certified Local Government Grants*

Planning

DEP Historic Preservation Office

(609) 984-6017 gchidley@dep.state.nj.us

Certified local government matching grant funds may be used to promote historic preservation projects such as municipal master plan elements, historic resource reports, NJ and National register nominations and other plans for the protection of historic resources.

* Programs currently using the State Plan

Historic Preservation Revolving Loan Program

Planning

State NJ State Historic Trust

Harritte Hawkins	www.state.nj.us	County, municipal or tax-exempt non-profit
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Loans for the preservation, improvement, restoration, stabilization, rehabilitation and protection of historic properties.

National Recreational Trails Program

Implementation

DEP Natural Lands Management

Celeste Tracy	(609) 984-1339 ctracy@dep.state.nj.us	Government and non-profit land owners
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To provide financial assistance for developing and maintaining trails and trail facilities. Trails can be for non-motorized, multi-use and motorized purposes.

New Jersey Tree Planting Grant

Implementation

DEP Community Forestry Program

Dave Johnson	(609) 292-2532 djohnson@dep.state.nj.us	Volunteers, municipal, county or state agency
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To positively impact local areas by planting trees on land owned or controlled by state, county or local governments. This is achieved by supporting and encouraging the development of Community Forestry Programs that will raise awareness of the benefits of trees and tree cover in the local community or county.

Paying Communities Back Program

Implementation

DOC Corrections

Bill Freeman,	(609) 984-7414 www.state.nj.us/uccguide	Municipalities, counties
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Provides inmate labor details in a wide variety of supervised projects. These have and may include, building of children's playgrounds, park cleanup, park restoration, and other such related activities.

Recreation and Park Department Assistance

Planning

DCA Office of Recreation

	(609) 292-9807 www.state.nj.us/dca	
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To assist community recreation and park departments with the initiation, development, administration and management of recreation sites, resources and programming. Operates as a clearinghouse to service requests for technical assistance to local governments through available resources.

Recreation Opportunities for Individuals with Disabilities

Planning

DCA Office of Recreation

	(609) 292-9807 www.state.nj.us/dca	Municipalities and counties
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To provide funding assistance to local units of government for both short-term and special events and continuous recreational services for individuals with disabilities.

★ Programs currently using the State Plan

Primary recipients of assistance

Southern State Industries Program

Implementation

DOC Southern State Correctional Facility

Joe Demattea	(856) 785-1300	Municipalities
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Provides at minimal cost, recreational products to interested cities and towns such items as park benches, picnic tables, bird baths, storage sheds, and other standard items normally associated with public recreational facilities. The items are manufactured by the correctional facility, providing both training skills and work to inmates, while providing low cost products to government agencies for community use. A catalog and price list is available upon request. Mr. Demattea's extension is 6313

* Programs currently using the State Plan

Primary recipients of assistance

Transportation

Discretionary Aid Program

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipality, county
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Funds that are set aside to address emergency or regional needs. Any county or any municipality may apply at any time. Projects approved at the discretion of the Commissioner of DOT. Note: Local government services broken into four districts by county. Call to check for proper district.

Drunk Driving Enforcement Fund

Implementation

LAW Division of Highway Traffic Safety

Gary Poedubicky	(609) 633-9014	Municipalities
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The funds are used for overtime enforcement related to drunk driving enforcement activities and for enhancements such as equipment for use in drunk driving activities.

Highway Occupancy Permits

Planning

DOT Regional Maintenance Office

Permits Section	(973) 770-5140	
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This program provides municipalities and others a permit to occupy state highway right of way. This allows for the use of the state right of way for the construction of sidewalks, curbs and curb cuts, driveways, buildings, telephone booths, municipal bus shelters, benches, guide rail, landscaping, etc., or for temporary uses such as banners or detours. Application must be made at the time the work is identified. Central Permits Section # (732) 308-4106; South Permits Section # (856)795-4725.

Local Aid for Centers of Place*

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot/	Centers designated by the SPC
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Funding in support of center designated by the State Planning Commission. Funding for: pedestrian and bicycle facilities; scenic or historic transportation program (including waterfront access); parking and circulation management; adaptive reuse of railway corridors; landscaping/beautification of transportation related facilities; rehabilitation of transportation structures. Note: Local government services broken into four districts. Call to check district.

* Programs currently using the State Plan

Primary recipients of assistance

Local Bridge Rehabilitation Program

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipalities, counties
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Special set aside for Municipal aid given for transportation improvements to address structurally deficient bridges. Money distributed through counties by a formula process based on need and population. Note: Local government services broken into four districts by county. Call to check district.

Local Lead program

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipalities, Counties.
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This program is intended to provide an opportunity to apply for federal funding for the advancement of transportation-related projects through final design, right-of-way and/or construction. Each project is reviewed and rated by the MPO using several criteria. Once selected, the project becomes part of the STIP. Note: Local government services broken into four districts by county. Call to check district.

Local Planning Assistance

Planning

DOT Office of Mobility Strategies

James Pivovar	(609) 530-2873 www.state.nj.us/dot	Municipalities
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Provision of technical assistance to municipalities for circulation plans, access management plans and bicycle/pedestrian plans in a partnership arrangement.

Local Scoping Program

Planning

DOT Local government services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Counties.
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Provides an opportunity to apply for federal funding for the advancement of projects through the NEPA process (environmental and planning) and preliminary engineering. Each project is "scoped" by the appropriate MPO using several criteria. Note: Local government services broken into four districts by county. Call to check district and proper MPO.

Municipal Aid Program

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipalities
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Municipal aid given for transportation improvements to bridges and roads under municipal jurisdiction. Competitive process. Note: Local government services broken into four districts by county. Call to check district.

★ Programs currently using the State Plan

Primary recipients of assistance

Municipal Aid Program, Bicycle Projects*

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipalities
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Municipal aid given to support projects that will result in either the creation of a new independent bicycle facility or in making an existing roadway bicycle compatible. Competitive process. Note: Local government services broken into four districts by county. Call to check proper district.

Municipal Aid Program, Pedestrian Projects*

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipalities
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Municipal aid given to support projects that will result in a safer environment for pedestrians. Examples include sidewalks, walkways, overpass, underpasses, pedestrian bridge, crosswalks, signage, traffic calming. Competitive process. Note: Local government services broken into four districts by county. Call to check proper district.

Municipal Aid Program, Urban Aid

Implementation

DOT Local Government Services

	(609) 530-3641 www.state.nj.us/dot	Urban Aid Municipalities
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Municipal aid given to support transportation projects in the communities that qualify for Urban Aid under P.L. 1978 c.14 (NJSA 52:27D-178 et seq.)

NJ TRANSIT Capital Programs

Planning

NJ T Planning

James P. Redeker,	(973) 491-7750	Municipalities
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A letter describing a particular problem area which might be addressed by a transit capital improvement should be sent by the municipality. NJ TRANSIT will assess the problem area and will evaluate possible capital improvements intended to address it.

Park and Ride - Proposed

Planning

DOT Office of Mobility Strategies

James Pivovar	(609) 530-2873 www.state.nj.us/dot	
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Provision of assistance to identify park and ride opportunities, as well as maintaining data base of approved sites.

* Programs currently using the State Plan

Primary recipients of assistance

Park and Rides -Existing

Planning

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot	Municipalities, counties
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Provision of funding assistance and implementation strategies for Park & ride sites, approved by Mobility strategies, maintenance of existing leases and monitoring of existing sites for use and maintenance.

Public Input Program

Planning

NJ T Public Input Program

	Municipalities
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A letter describing a particular problem area which might be addressed by a change in transit service should be sent by the municipality to Mr. Harf at NJ TRANSIT Headquarters, One Penn Plaza East, Newark, NJ 07105-2246. NJ TRANSIT will assess the problem area and will evaluate possible changes intended to address it.

Ridematching Programs

Planning

DOT

1-800-245-POOL	All
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This is a free program to help employers and employees find people with whom to share a ride to work. It may also aid municipalities which seek to find relief from downtown congestion for private businesses located within their borders.

The County Aid Program

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-4641 www.state.nj.us/dot	Counties
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County Aid funds given to each of the 21 counties after development of a Capital Transportation Program which must indicate each project to be undertaken. These may be improvements to public roads and bridges under county jurisdiction, public transportation or other transportation related work. Upon review and approval of the CTP, the DOT provides up-front funding for the full amount of the county allotment. Note: Local government services broken into four districts by county. Call to check district.

Transportation Enhancements (TEA-21)*

Implementation

DOT Local Government Services

Robert Goslin	(609) 530-3641 www.state.nj.us/dot/	municipalities, counties, non-profits, State-agencies
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Call to check district. Formerly ISTEAs Grants, TEA-21 will provide grants for the following transportation-related projects: 1)provisions for pedestrians and bicycles 2) safety and educational programs for peds and bicyclists 3)scenic easements or historic site acquisition 4)scenic or historic highway programs 5) landscaping and other scenic beautification 6)historic preservation 7) rehab of historic transportation buildings 8)preservation of abandoned railways corridor 9) control and removal of outdoor ads 10) archeological planning 11) envl mitigation of stormwater and auto-wildlife mortalities 12) establishment of transportation related museums. Note: Local government services broken into four districts by county.

* Programs currently using the State Plan

Primary recipients of assistance

Transportation Innovation Fund

Implementation

NJ T Community Transportation

Kyra Tirana Barry (973) 491-7105

Municipalities, counties, nonprofits

Provides competitive grants for new or expanded transportation services to public and non-profit organizations using funding received from several sources.

Transportation Management Associations (TMA) Program

Planning

NJ T Planning

Noreen Cardinale, (609) 530-5950

All

TMA's are non-profit membership associations that are supported by and work directly with area employers, developers and the public sector to solve transportation and commuting problems. Services include information on Park and Ride, ridesharing and transit, advice on local and corridor traffic, telecommuting advice, guaranteed rides home, networking sessions, and rideshare matching in conjunction with the program noted above.

* Programs currently using the State Plan

Primary recipients of assistance