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NEW JERSEY
REDEVELOPMENT AUTHORITY



2008 ANNUAL REPORT



Front Cover

1. *Cityscape of Newark.*

2. *Affordable housing in Trenton.*

IMPACT

LEAVING A LEGACY

The effect of the New Jersey Redevelopment Authority on the State of New Jersey's cities can be summarized in one word - **impact**. NJRA recognizes the need to reach beyond the project-specific technical and financial assistance to establish a legacy for urban redevelopment.

NJRA provides the critical financial and technical resources, which have a tremendous impact on New Jersey's urban neighborhoods. These investments result in increased assets in the community and an improved quality of life for the people who live in these neighborhoods.

In many instances, the redevelopment vision can take time to materialize. That is why NJRA remains a stakeholder in the project from day one until project fruition.

NJRA finds a unique approach to invest resources to help revitalize our cities. Our investments result in stronger communities for businesses, families and children. Our type of redevelopment leaves a lasting impression on the community, which inspires future generations to succeed.



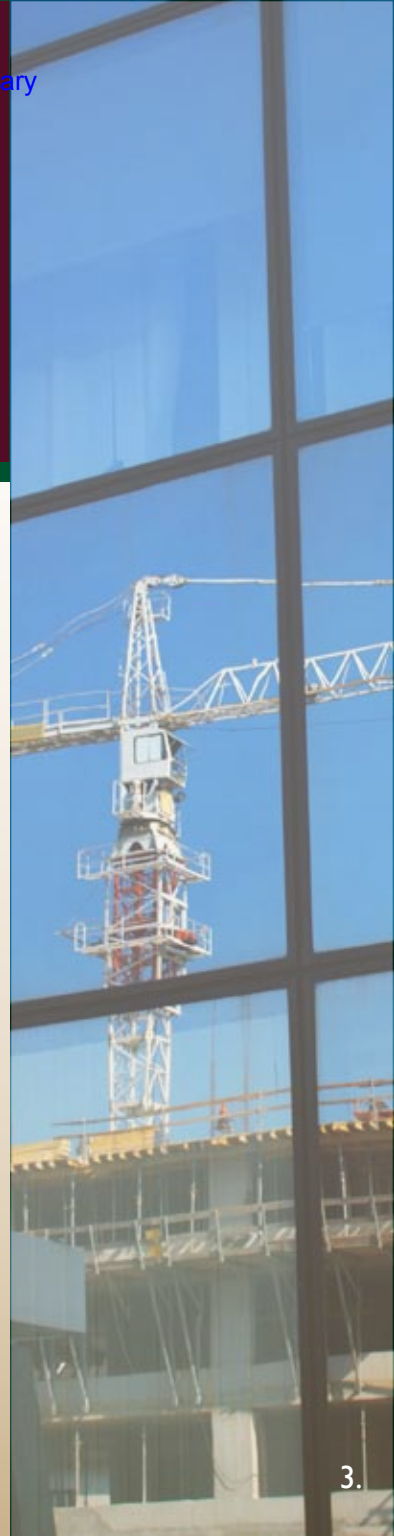
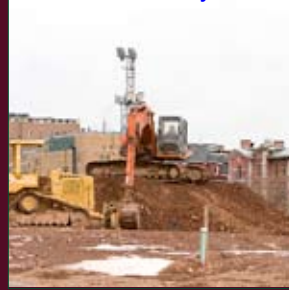
Here, in New Jersey, urban centers offer great opportunity for redevelopment. Cities throughout the state are being transformed and are offering a multitude of retail services, housing and transportation options that result in an improved quality of life for our residents. The New Jersey Redevelopment Authority is a partner in this process.

State and federal reinvestment efforts will further advance New Jersey's economy, create jobs, and provide assistance to urban communities throughout the state,

Together, with the New Jersey Redevelopment Authority, we are continuing to make our mark through prudent investments in urban redevelopment projects that enhance the places where people live, work and conduct business.

Sincerely,

Jon S. Corzine
Governor



In 2008, the New Jersey Redevelopment Authority (NJRA) made a tremendous impact in New Jersey's urban communities. It is NJRA's focus on the community, which is a unique approach to redevelopment, that results in the development of real solutions for the revitalization of our cities.

I am proud of NJRA's accomplishments. They have proven results in their investments and in the outcomes these investments will produce: affordable housing, quality childcare, "green" building, and much needed retail services.

I look forward to working with NJRA to provide the necessary tools to support cities in their redevelopment efforts. These resources are the building blocks that help neighborhoods reach their fullest potential.

Sincerely,

Joseph V. Doria, Jr.
DCA Commissioner
Chair



NJRA's proven track record of success is measured in the value of real life impact. This impact leaves a legacy for urban redevelopment that will be remembered for years to come. Project investments are translated into vibrant neighborhoods, which offer much needed services including quality childcare, affordable housing for families, and retail services. These are things we ALL desire to have access to in our communities.

Our accomplishments demonstrate that our commitment to urban New Jersey remains constant. Since our inception, we have proven that we are a valuable partner in the redevelopment of New Jersey's urban communities.

Our development partners know that NJRA has the critical resources needed for redevelopment; a professional staff; and creative financing strategies. We provide both the commitment and the experience, a rare and valuable combination, that characterize everything we stand for at the Authority.

There is still work to be done. We will continue to develop programs and resources to improve the quality of life in urban communities so that twenty years from now, NJRA will have set a precedent for urban communities throughout New Jersey.

Sincerely,

A handwritten signature in black ink that reads "Leslie A. Anderson".

Leslie A. Anderson
Executive Director



LEAVING A LEGACY

COMMUNITY SERVICES

The goal of the redevelopment plan for the West End Revitalization Redevelopment Area in the city of Plainfield is to transform the neighborhood back into a thriving neighborhood downtown district. Within close proximity of major highways, this neighborhood is near a vibrant commercial area offering much needed community services.

More than 65 years ago, Neighborhood House Association (NHA) began serving the city of Plainfield's communities through the enhancement of individual growth and development. It has been a stable force in this changing community.

NHA has established many programs including career counseling, tutoring, adult education, and activities for seniors. With a major focus on childcare, they are currently an Abbott Provider, servicing more than 250 children.

Understanding the critical need for quality childcare, NJRA will assist NHA in reaching its goal to grow and to continue providing services for the community. Financing through the New Jersey Urban Site Acquisition Program

(NJUSA) will enable NHA to expand their existing facility size, create new office space, and increase the number of its Abbott classrooms.

NJUSA funding will provide support for property acquisition, site preparation and predevelopment costs to jumpstart this project while bringing productive use to parcels that were once underutilized.





LEAVING A LEGACY

HOUSING & RETAIL SERVICES

The city of Jersey City is experiencing rapid growth throughout its many neighborhoods. With more than 30 redevelopment areas, the entire city is being transformed day by day. NJRA has been an avid supporter of the city as demonstrated through more than \$14.7 million in investments leveraging more than \$155 million.

Monticello Avenue, which encompasses 19 blocks in the center of Jersey City, was once a preeminent shopping district known for its clothing and apparel stores. Over the last several decades, this community has experienced decline.

The goal for this area is to revitalize this community into a neighborhood shopping district with a specialization in the arts. Future development will preserve the historical character of the corridor while rejuvenating existing businesses and attracting new ones.

To address this, Jersey City Redevelopment Agency designated Whiton Associates, LLC to develop the Monticello Avenue Redevelopment Project, which will bring approximately 400 residential units, 40,000 square feet of retail space, and 475 indoor parking spaces to Monticello Avenue.

Through the New Jersey Urban Site Acquisition Program (NJUSA), NJRA has committed to provide financing for the acquisition of parcels needed to complete phase I. The NJUSA program, which facilitates acquisition and site preparation, jumpstarts the redevelopment of properties.

Residents of this 800,000 square foot building will have access to amenities including a gym, courtyard, rooftop garden, concierge, housekeeping service, indoor parking, high-speed Internet and shuttle services to and from surrounding commuter hubs.



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NJRA supports comprehensive redevelopment that promotes sustainable economic development aimed at producing housing opportunities, pedestrian-friendly streets and walkable communities with a higher use of mass transit.

Redevelopment projects such as the North Avenue Redevelopment Project in the city of Plainfield demonstrate creative land use that will result in a destination place.

Landmark Developers, the designated developer for this project, will develop a four-phased, mixed-use facility that will result in 500 units of housing and 140,000 square feet of commercial space within the central business district's historic area. With access to the train station, the North Avenue Redevelopment project will encourage the use of mass transit.

Financing through NJRA's NJUSA program will assist Landmark Developers with the acquisition of properties to complete the first two phases.



Roselle is another city on the move. The city has targeted the South Central Revitalization Redevelopment Area to spur economic development due to its close proximity to key commercial districts and strong neighborhoods. The redevelopment plan for this area combines residential housing, commercial and community facilities.

J and P Developers, LLC (JPL), a development corporation that focuses on small-scale urban redevelopment and rehabilitation projects, will redevelop six properties in this area into two-family homes. Through the NJUSA program, NJRA will provide financing to JPL for both acquisition and predevelopment costs.



The NJUSA program provides the critical resources needed to acquire properties in the early stages of a redevelopment project. It is a key tool often used to address underutilized and vacant properties that often plague urban communities.

Looking Back....

Puerto Rican Community Day Care Center - Trenton Free Preschool and Community Services

In January 1999, NJRA provided financing to Puerto Rican Community Daycare (PRCDC) for the development of a new daycare center on Perry Street in Trenton. The project also included a community room, off-street parking, a mini-police station, and an English as a Second Language (ESL) educational program. PRCDC, an advocate for children and families, has been successful in supporting parents during the early stages of childhood development in order to build healthier families and communities.



H.A.N.D.S. - Orange Mixed-Use Redevelopment

Since Spring of 2002, Housing and Neighborhood Development Services, Inc. (H.A.N.D.S.), a nonprofit corporation, began working on a vision for the Valley neighborhood in Orange. NJRA stepped in during the project's infancy stages with funding for planning followed up by financing for predevelopment costs associated with the transformation of the former F. Berg Hat Factory. The new Valley Renaissance Center will include 29 loft condominiums, 17 artist studios and community art space. To complement the Valley Renaissance Center, H.A.N.D.S. will also develop the Jefferson Art Walk Project. This project will include 500 condominiums, 100 artist spaces, a public greenway along the east branch of the Rahway River, neighborhood shopping, and other commercial uses. NJRA financing was critical to jumpstart this project, allowing H.A.N.D.S. to acquire the Harvard Printing site slated for this project.

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Webb Apartments - Jersey City Affordable Housing & Green Building

In 2006, NJRA assisted Karim Hutson, Founder of Genesis Partners, LLC, with a NJUSA loan to acquire dilapidated properties associated with the development of Webb Apartments. Webb Apartments is New Jersey's first 100% affordable "green," mixed-use project, consisting of 40 rental units and 9,000 square feet of commercial space. Webb Apartments is the first affordable building to achieve the US Green Building Council LEED-HOMES "Silver Rating." Named after Lavern Webb, a community activist, Webb Apartments will be a resource to the residents in the MLK Drive Redevelopment Area.



Jerome

Jerome, a single father of 4 children grew up in Jersey City. He worked in New York but was laid off and lost his home. Determined to carry out his responsibilities, he found a new job but still had to move into a homeless shelter until he could find alternate housing. Genesis Partners, through Webb Apartments, will help Jerome to keep his family together in a beautiful new apartment.

Walter

Walter, a Vietnam veteran, has been a resident of Jersey City all of his life but never lived in a place of his own. Living with his sister, he completed an application for Webb Apartments but did not qualify. Walter was referred to Building an Empire, a local nonprofit organization, to apply for assistance. He was approved to receive benefits and will not only have his own place in Webb Apartments, but new furniture as well.



Leaving a Legacy for Urban Redevelopment



LEAVING A LEGACY

BROWNFIELDS REDEVELOPMENT

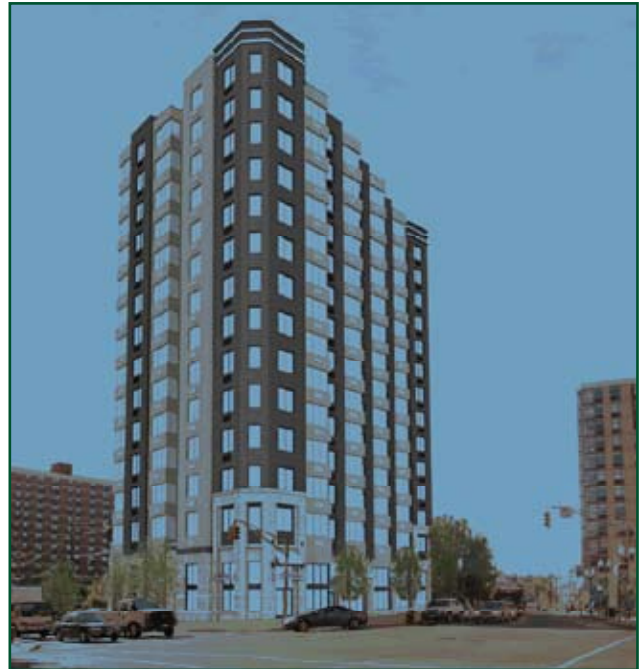
The city of New Brunswick is regarded by many as one of the fastest growing cities in New Jersey. A wave of economic development has enhanced its downtown area along the George Street Corridor including projects such as Rockoff Student Housing, Morris Street Parking Deck Complex and the Heldrich Plaza Hotel and Conference Center.

The New Brunswick Housing and Redevelopment Authority has partnered with Philadelphia-based Pennrose Properties, LLC, an experienced real estate developer, to form the Brunswick Arts Housing Partnership (BAHP). BAHP will construct the Arts Building Redevelopment Project, which will complement redevelopment efforts already underway in the city.

This brownfields site, which has been underutilized and environmentally challenged for more than 10 years, will soon be graced with a 14-story, 125,300-square-foot mixed-use building, which will house 104 residential rental apartments and 3,400 square feet of street-level retail space.

NJRA will assist BAHP through its Environmental Equity Program (E²P). Financing will cover costs for acquisition, environmental remediation and predevelopment associated with this project.

E²P advances brownfields efforts by providing up-front capital to assist with the predevelopment stages of brownfields redevelopment projects.





LEAVING A LEGACY

NEWARK'S NEIGHBORHOODS

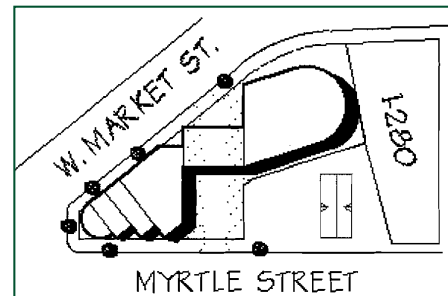
NJRA operates Working In Newark's Neighborhoods (WINN), a subsidiary corporation charged with investing \$10 million in neighborhood redevelopment efforts throughout the city of Newark. Funds from WINN are designated for commercial and mixed-use projects directly related to comprehensive redevelopment initiatives. Financing can be used for predevelopment, site preparation, acquisition, demolition, permanent financing, loan guarantees and construction financing.

In the West Ward Redevelopment Area, The George Group, LLC (TGG), a real estate developer with over 25 years of experience, will transform 103 vacant or underutilized properties that have been earmarked for redevelopment into viable homeownership or business opportunities.

Assistance from WINN will allow TGG to begin phase one, the redevelopment of 15 parcels. WINN will provide funds to acquire and prepare each of these sites for redevelopment. During this phase, ten two-family and five single-family affordable housing units will be constructed.



West Market Plaza, LLC (WMP), a subsidiary of New United Corporation, was created to take on redevelopment efforts in the Fairmount District of Newark. WMP will develop the West Market Plaza Redevelopment Project, a five-story multi-tenant structure consisting of 50,000 square feet of mixed-use retail and commercial space with garage parking.



The project is within a mile radius of UMDNJ, NJIT, University Heights Science Park, and is within walking distance to bus and train routes in the area.

The WINN program will pay for predevelopment costs associated with this project including site plan approval. This project will further stimulate the economic development efforts that the city of Newark envisions for the Fairmount District.



LEAVING A LEGACY

TECHNICAL ASSISTANCE

NJRA continues to provide valuable technical assistance in the form of strategic neighborhood planning, plan implementation, and project development. NJRA also coordinates the efforts of local communities in obtaining technical and financial resources offered by other state departments.

NJRA has established meaningful public-private partnerships with financial institutions, corporations, developers, utilities, and foundations. NJRA extends these partnerships to stakeholders in the redevelopment process.



NJRA has taken the necessary steps to extend its technical assistance arm not only to its mandated urban audience but to the entire state through the NJRA Redevelopment Training Institute (NJRA RTI).

The goal of NJRA RTI is to provide intensive training courses about the redevelopment of New Jersey's communities. These courses are designed to provide nonprofit and for-profit developers, professional consultants, entrepreneurs and city/county staff with a body of knowledge of the redevelopment and real estate development process. Courses offered are: Redevelopment Planning Process, Real Estate Development and Project Finance.

Core courses are enhanced with supplemental one-day workshops that address key issues pertaining to redevelopment.

“The NJRA Redevelopment Training Institute has seasoned my professional career and provided me with the necessary working knowledge for developing projects. I was able to immediately incorporate these skills into my work performance. Today, I refer back to the handouts, ‘My Development Bible,’ as a refresher.”

*Fatimah Raymond
Director of Neighborhood Revitalization
Economic Development Company*

New Jersey Redevelopment Authority

The New Jersey Redevelopment Authority (NJRA) is an independent financing authority whose mission is to provide a unique approach to revitalization efforts in New Jersey's cities. The NJRA develops programs and resources to improve the quality of life by creating value in urban communities.

Committed to revitalizing urban New Jersey, NJRA partners with community-based organizations, municipalities, developers, nonprofit and for-profit groups as well as businesses to leverage resources for redevelopment projects in 69 eligible municipalities throughout New Jersey.

NJRA provides customized project financing to invest in urban economic development initiatives, in addition to valuable technical assistance.

NJRA is critical to the redevelopment process. Comprehensive resources are offered in the form of loans, loan guarantees, bond financing, and equity investments. NJRA's resources remain flexible and responsive to ensure successful redevelopment throughout New Jersey.

NJRA Mission

NJRA's mission is to provide a unique approach to revitalization efforts in New Jersey's cities. NJRA develops programs and resources to improve the quality of life by creating value in urban communities.

Working in Newark's Neighborhoods (WINN)

Working in Newark's Neighborhoods, a subsidiary of NJRA, is charged with the investment of \$10 million for redevelopment efforts in the city of Newark's neighborhoods. Funds from WINN can be used for commercial and mixed-use projects directly related to comprehensive redevelopment initiatives including: predevelopment, site preparation, acquisition, demolition, permanent financing, loan guarantees and construction financing.

Eligible Cities

The New Jersey Redevelopment Authority (NJRA) provides financing to 69 eligible cities throughout urban New Jersey.

Asbury Park	Millville
Bayonne	Monroe
Belleville	Montclair
Bloomfield	Mount Holly
Brick	Neptune
Bridgeton	Neptune Township
Burlington	New Brunswick
Camden	Newark
Carteret	North Bergen
Clifton	Old Bridge
East Orange	Orange
Edgewater	Passaic
Elizabeth	Paterson
Ewing	Pemberton
Garfield	Penns Grove
Glassboro	Pennsauken
Gloucester	Perth Amboy
Gloucester Twp.	Phillipsburg
Guttenberg	Plainfield
Hackensack	Pleasantville
Hamilton	Rahway
Harrison	Ridgefield
Highlands	Roselle
Hillside	Salem
Hoboken	South Amboy
Irvington	Trenton
Jersey City	Union
Keansburg	Vineland
Kearny	Weehawken
Lakewood	West New York
Lawnside	Willingboro
Lindenwold	Winslow
Lodi	Woodbridge
Long Branch	Woodbury
Manchester	



Financial and Technical Resources

New Jersey Redevelopment Investment Fund (RIF) is a flexible investment fund that provides debt and equity financing for businesses and real estate ventures. Through the RIF Program, NJRA is able to offer direct loans, real estate equity, loan guarantees and other forms of credit enhancements.

New Jersey Urban Site Acquisition Program (NJUSA) is a revolving loan fund that facilitates the acquisition, site preparation and redevelopment of properties, which are components of an urban redevelopment plan. NJUSA provides financing for site acquisition expenses including costs customarily associated with acquiring title to property, planning and predevelopment expenses, site assembly and redevelopment of properties.

New Jersey Predevelopment Fund (NJPDF) is a fund created to specifically address the identified need for predevelopment funding to facilitate community economic development in the state's urban areas. NJPDF increases the availability of funding for community economic development projects within NJRA's eligible municipalities. NJPDF provides funding to cover predevelopment activities, including feasibility studies, architectural costs, environmental and engineering studies, legal and other related soft costs for development to occur.

New Jersey Environmental Equity Program (E²P) advances brownfields efforts by providing up-front capital to assist with the predevelopment stages of brownfields redevelopment projects. E²P assists with site acquisition, remediation, planning, and demolition costs.

NJRA Bond Program issues bonds at attractive interest rates to a broad range of qualified businesses and nonprofit organizations. NJRA has the ability to issue \$100 million in both taxable and tax-exempt bonds to stimulate revitalization in New Jersey's urban areas. Tax-exempt bond financing can be used for land and building acquisition, new construction or expansion or purchase of new equipment and machinery. Certain 501(c)(3) nonprofit entities and manufacturers can apply.

Technical Assistance is provided in the form of strategic neighborhood planning, plan implementation, and project feasibility and development. NJRA also coordinates the efforts of local communities in obtaining technical and financial resources offered by government entities. Additionally, NJRA extends its network of financial institutions, corporations, developers, utilities and foundations to establish meaningful partnerships serving eligible municipalities.

2008

NJRA INVESTMENTS

These investments represent financing committed by the New Jersey Redevelopment Authority (NJRA) from January 1 to December 31, 2008. To date, NJRA has committed to invest more than \$335 million in New Jersey's communities, leveraging more than \$3 billion in total project costs.

Project Name	Borrower	Municipality	NJRA Investment	Financing Type	Total Development Costs
Springwood Center	IFN Realty, Inc.	Asbury Park	\$ 250,000	NJPDF	\$ 9,103,262
Irvington Scattered Site Redevelopment Project	Brand New Day, Inc.	Irvington	\$ 200,000	NJUSA	\$ 4,151,000
The Monticello Project	Whiton Street Associates, LLC	Jersey City	\$ 3,000,000	NJUSA	\$ 43,160,909
Arts Building Redevelopment Project	Brunswick Arts Housing Partnership, LP	New Brunswick	\$ 900,000	E ² P	\$ 36,650,000
682 S. 17th Street	Blackstone Group, LLC	Newark	\$ 250,000	NJPDF	\$ 2,890,039
KIJ Scattered Sites Redevelopment Project	KIJ and Co.	Newark	\$ 300,000	NJUSA	\$ 2,039,475
Barclay Street Redevelopment Project	Barclay Street, LLC	Perth Amboy	\$ 250,000	NJPDF	\$ 2,600,000
Neighborhood House Expansion Project	Neighborhood House Association	Plainfield	\$ 1,067,000	NJUSA	\$ 2,500,000
North Avenue Redevelopment Project	Landmark Developers	Plainfield	\$ 1,800,000	NJUSA	\$ 49,500,000
South Central Redevelopment Project	J and P Developers, LLC	Roselle	\$ 395,000	NJUSA	\$ 1,395,000
176 Division St.	Baltic Capital, LLC	Trenton	\$ 250,000	NJPDF	\$ 11,356,169
			Total NJRA Investments \$ 8,662,000		Total Development Costs \$ 165,345,854
Working in Newark's Neighborhoods*					
Lincoln Park Village Redevelopment Project	Lincoln Park Redevelopment, LLC	Newark	\$ 2,250,000	WINN	\$ 18,600,000
West Ward Redevelopment Project	The George Group, LLC	Newark	\$ 537,000	WINN	\$ 5,600,000
West Market Redevelopment Project	West Market Plaza LLC	Newark	\$ 480,000	WINN	\$ 6,380,000
			Total WINN Investments \$ 3,267,000		Total Development Costs \$ 30,580,000

**NJRA is required to report the annual activity of its subsidiary corporation, Working In Newark's Neighborhoods, for the calendar year 2008. The above investments through the WINN Program represent a separate operating budget from that of NJRA.*

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Photo Captions: You are Viewing an Archived Copy from the New Jersey State Library

P.2-3 (left to right):

- *Overlook of streetscape in Rahway.*
- *Child plays at Puerto Rican Community Day Care in Trenton.*
- *Construction workers complete a redevelopment project in Newark.*
- *Housing construction site.*
- *Affordable housing units often found in many urban communities.*
- *Construction site in Newark.*

P.4:

- *George Street, located in downtown New Brunswick, is undergoing a major transformation.*
- *Building construction in Trenton.*

P.5:

- *Child colors in an Abbott classroom.*
- *City of Plainfield signage.*

P.6-7:

- *Streetscape of Jersey City.*
- *Rendering of Monticello Avenue Redevelopment Project in Jersey City.*
- *Vision for North Avenue Redevelopment Project in Plainfield.*
- *Housing floor plans for the South Central Redevelopment Project.*

P.8-9:

- *Students at the Puerto Rican Community Day Care in Trenton.*
- *Patrick Morrissy, Executive Director of H.A.N.D.S., and Wayne Meyer, Housing Director, anticipate the development of the Valley Renaissance Center and Jefferson Art Walk Project.*
- *Karim Hutson, Founder of Genesis Partners, LLC, on site at the Webb Apartments building.*
- *Stakeholders join Karim Hutson, Founder, Genesis Partners LLC, at the ribbon-cutting for the newly built Webb Apartments project.*

P.10

- *Aerial view of New Brunswick.*
- *Rendering of the Arts Building Redevelopment Project in New Brunswick.*

P.11

- *Newark skyline*

P.12

- *Rendering of West Market Redevelopment Project in Newark.*

P.13.

- *Students learn the rudiments of redevelopment at the NJRA Redevelopment Training Institute.*

P.16

- *Trenton, NJ*

Credits:

Major Photography:

*Dwight Carter Photography
Snapshot Photo*

Photos of Governor and Chairman:

State Photographer

Aerial Photos of Downtown New Brunswick

Courtesy of New Brunswick Development Corporation

Arts Building Redevelopment Project Rendering

Courtesy of Kitchen Associates, Inc.

School Age Children Photos

Courtesy of Puerto Rican Community Day Care

Monticello Avenue Redevelopment Project Rendering

Courtesy of Whiton Street Associates, LLC

North Avenue Redevelopment Project Rendering

Courtesy of Landmark Developers

South Central Redevelopment Project Rendering

Courtesy of J & P Developers, LLC

Webb Apartments Photos

Courtesy of Genesis Partners, LLC

West Ward Redevelopment Project Rendering

Courtesy of West Market Plaza, LLC



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