

# **Eighth Annual Report**

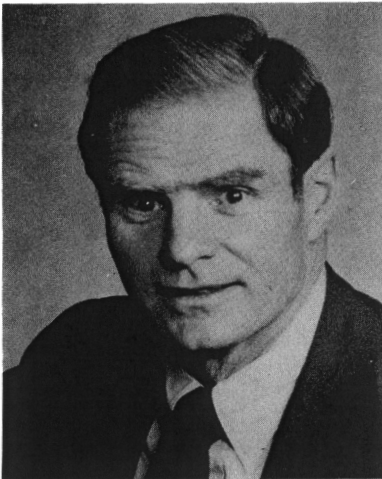
**July 1, 1974—June 30, 1975**

**New Jersey  
Department  
of  
Community  
Affairs**

# **Eighth Annual Report**

**July 1, 1974—June 30, 1975**

## **New Jersey Department of Community Affairs**



**Governor Brendan Byrne**  
*State of New Jersey*



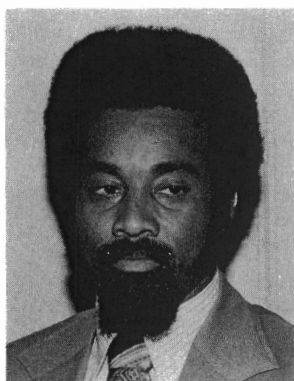
**Commissioner Patricia Q. Sheehan**  
*Department of Community Affairs*

The Department of Community Affairs seeks to improve the living environment of New Jersey communities through programs that provide or promote adequate housing; economic and social services; statewide and regional planning; and more efficient and effective local government services. It operates through six Divisions and four quasi-independent agencies.

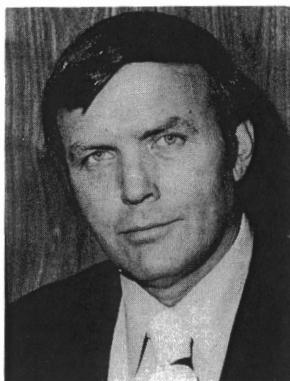
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## ASSISTANT COMMISSIONERS



Robert C. Holmes



Daniel W. Horgan



Sidney L. Willis

# COMMISSIONER'S MESSAGE

*To the Honorable Brendan Byrne, Governor of the State of New Jersey,  
and the Members of the New Jersey State Legislature:*

I am pleased to transmit to you the Eighth Annual Report of the New Jersey Department of Community Affairs covering the 1975 fiscal year.

Despite persisting economic problems, it was a year punctuated by new programs, strengthened commitments and enlarged responsibilities for the Department.

Much of the progress was accomplished through the coordination of resources and expertise among the Divisions and with other state agencies to maximize and improve the delivery of services and programs to our communities and increase the amounts of federal funding for New Jersey.

The various Divisions joined efforts to help eligible communities and counties qualify for maximum funding available under the federal Housing and Community Development Act of 1974. This included the Department's intervention on their behalf at the federal level, submitting testimony for Congressional hearings and maintaining close contact with New Jersey's Congressional delegates.

We assisted seven previously excluded New Jersey townships in gaining eligibility for the new federal program and worked with the nine urban counties to ensure their eligibility and proposed a procedure by which the counties could enter into cooperative agreements with their municipalities in applying for funding.

We also issued a number of technical information bulletins and developed a uniform procedure for determining local housing conditions and estimates of low- and moderate-income housing need which conform with federal application requirements.

Under the Section 8 rent subsidy portion of the legislation, the Housing Finance Agency was able to obtain \$17.6 million in contract authority which will benefit New Jersey's low- and moderate-income families.

Through an agreement with the Department of Institutions and Agencies, the Department obtained \$6 million in federal Purchase of Services funds for new and expanded social services for New Jersey's poor, especially our elderly and Hispanic citizens.

In another grantsmanship effort, the Department helped four local housing authorities obtain a federal grant to coordinate efforts in order to improve their public housing services and management.

On the state level, the Demonstration Neighborhood Preservation Program was launched, with 12 urban neighborhoods sharing \$2 million in state aid for innovative efforts to protect basically sound neighborhoods threatened by deterioration.

New support for our urban centers also came from the Mortgage Finance Agency which pumped \$32 million from a bond sale into 28 Urban Aid cities, resulting in the issuance of new residential mortgages for 1,724 housing units.

The needs of our suburban and rural communities also have commanded our attention. Within three months' time, eight of our housing inspectors, on temporary assignment to the federal Farmers Home Administration, helped process a backlog of 400 federal mortgage applications representing \$8.8 million worth of low- and moderate-income one-family homes in rural areas.

We also submitted testimony urging the federal government to continue and increase the appropriation for the 701 planning assistance program which provides vital support for coordinated local planning activities in many of our small communities.

Although not fully implemented because of the budget crunch, we launched the Inter-local Services Aid Program, providing \$235,517 to 17 local government units for joint service endeavors.

During fiscal 1975, our commitment to our special constituencies also was reinforced. The Office of Hispanic Affairs was established and our Offices on Aging and Women were reorganized as Divisions.

In addition, almost \$800,000 in Purchase of Services funds, matched by \$202,228 in state monies, were used to strengthen and develop social services for the Spanish-speaking community. The new Women's Division aggressively moved to testify in support of legislation that would benefit women, hold educational conferences and award grants to 10 college women centers to expand employment opportunities for women. Nutrition and social services programs were expanded for our senior citizens, largely through the increased federal funds we were able to attract.

Our quasi-independent agencies also continued to make progress. The Hackensack Meadowlands Development Commission introduced a bold, environmentally-oriented solid waste management plan. Despite a depressed money and housing market, the Housing Finance Agency provided \$81,824,734 in construction mortgage financing for 2,414 housing units and made mortgage commitments totaling \$122,000,000 for 3,807 units. The Mortgage Finance Agency gained legislative approval to move into the secondary mortgage market to make more financing available for the purchase of single family homes. The Urban Loan Authority approved 24 direct or guaranteed loans to small businesses in economically blighted areas. The economic impact of its loan activities included the creation or maintenance of 541 jobs.

Although a number of Department programs will be curtailed in fiscal year 1976 by the State's budget problems, the Department will be making every effort to continue its financial support for meaningful local programs, provide stepped-up technical support to local governments and community groups, and assist public agencies in locating and obtaining alternative funding resources. We also will continue to intercede on behalf of New Jersey's communities in gaining federal endorsement of programs and appropriations which will benefit our citizens. We will be applying all our resources — technical and financial — to making fiscal 1976 another year of innovation and progress in creating a better life for all New Jerseyans.

Very truly yours,



Patricia Q. Sheehan, *Commissioner*  
*New Jersey Department of Community Affairs*

**NEW JERSEY DEPARTMENT OF  
COMMUNITY AFFAIRS**

OFFICE OF COMMISSIONER  
Patricia Q. Sheehan  
Commissioner

**DIVISION OF  
HOUSING AND  
URBAN RENEWAL**

Helps communities carry out urban renewal and relocation programs; enforces construction and maintenance standards for hotels, motels and multiple dwellings; registers mobile homes and retirement communities; assists local groups that wish to sponsor low- and moderate-income housing programs; and funds programs for preserving, rehabilitating and expanding the housing supply for low- and moderate-income families and maintaining viable, older neighborhoods.



*David S. Davies, Director*

**DIVISION OF  
HUMAN  
RESOURCES**

Funds and coordinates programs which respond to needs of youth, the poor and the Spanish-speaking in such areas as employment, education, health, recreation and social services; and provides financial and technical assistance to community action (anti-poverty) programs and local legal services projects for the poor.



*W. Oliver Leggett, Director*

**DIVISION OF  
LOCAL  
GOVERNMENT  
SERVICES**

Reviews and approves all local and county budgets; provides technical and/or financial assistance to localities in budgeting, planning, joint services, federal revenue sharing, debt management, electronic data processing techniques, and management; and administers Urban Aid and Safe and Clean Neighborhoods funds to improve services, safety and appearance of eligible urban municipalities.



*John F. Laezza, Director*

**DIVISION OF  
STATE AND  
REGIONAL  
PLANNING**

Promotes programs for the orderly development of New Jersey's physical, social and economic resources by coordinating statewide development planning and development activities of state and local agencies, reviewing all federally-aided state and local planning projects, assisting regional and state agencies and assembling data on existing development conditions and trends.



*Richard A. Ginman, Director*

**DIVISION ON  
AGING**

Provides information, referral, counseling, training, guidance and special assistance in all aspects of aging. Administers federal funds which support nutrition, education, and social services programs for the elderly and research in the field of aging. Partially finances county offices on aging.



*James J. Pennestri, Director*

**DIVISION ON  
WOMEN**

Works with other government agencies, community groups, and institutions to promote programs and services that will meet the employment, educational and social needs of New Jersey women.



*Kitty O'Neil, Deputy Director*

**HOUSING  
FINANCE  
AGENCY**

Provides construction and permanent mortgage financing for new and rehabilitated moderate-income housing by selling notes and bonds to private investors and makes short-term interest-free loans to meet preconstruction housing costs.



*William L. Johnston, Acting Executive Director*

**MORTGAGE  
FINANCE  
AGENCY**

Sells tax-free municipal bonds and loans proceeds to qualified lending institutions, as well as purchases existing mortgages, to make new residential mortgages on one-to-four family homes.



*Christopher G. Kelly, Executive Director*

**HACKENSACK  
MEADOWLANDS  
DEVELOPMENT  
COMMISSION**

Insures orderly development, preservation of ecological resources, and solid waste disposal in Hackensack Meadowlands.



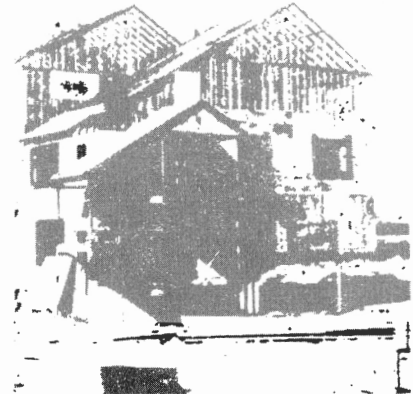
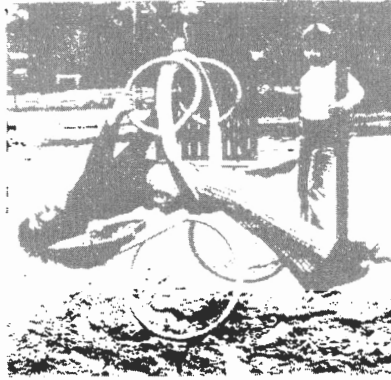
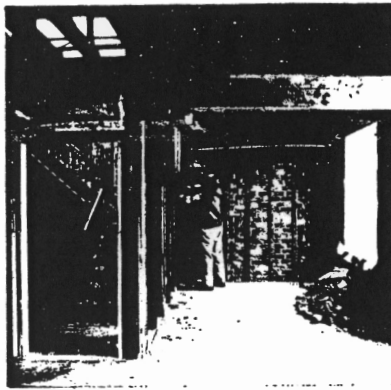
*William L. McDowell, Executive Director*

**URBAN LOAN  
AUTHORITY**

Provides directly or guarantees loans for small business ventures in economically depressed areas, and offers technical and managerial assistance.



*George G. Woody, Executive Director*



# **HOUSING FOR NEW JERSEY**

**Division of Housing and Urban Renewal •**

**New Jersey Housing Finance Agency •**

**New Jersey Mortgage Finance Agency •**

Fiscal 1975 was a year of new and expanded activities for the Division of Housing and Urban Renewal. It initiated a \$4 million two-year Demonstration Neighborhood Preservation Program in 12 cities: Atlantic City, Burlington, Camden, East Orange, Hackensack, Hoboken, Irvington, Jersey City, Newark, New Brunswick, Phillipsburg and Trenton. In other related demonstration efforts, it provided grants to the City of Camden for a legal study to determine re-uses of abandoned and deteriorated structures and to the City of Trenton for an experimental urban homesteading program. In addition, liaison with the federal government resulted in the establishment of a cooperative arrangement with the Urban Reinvestment Task Force, a joint project of HUD and the Federal Home Loan Bank Board, which led to federal and state co-funding of neighborhood preservation programs in Plainfield and Hoboken.

Responding to a request from the Developmental Disabilities Council and the Department of Institutions and Agencies, a new program was developed to assist handicapped persons obtain housing. The Division applied to the Disabilities Council for a \$20,000 grant to implement an advisory program to enable the mentally and physically handicapped to obtain the full benefits of existing local, state and federal housing programs. In addition, an application was submitted to HUD to administer a Section 8 rent subsidy program for 500 units of existing housing for the handicapped.

Another important new activity was assistance to housing authorities, nonprofit sponsors and municipal officials in utilization of Section 8, the new rent subsidy program contained in the federal Housing and Community Development Act of 1974.

The Division issued a series of publications that presented an interpretation of federal Community Development Revenue Sharing legislation to assist municipalities in utilizing federal funds. It also provided technical assistance to communities in developing rehabilitation programs for federal funding and is continuing such support for ongoing programs.

Also during fiscal 1975, the Division began preparations to implement the State Uniform Construction Code Act, passed by the Legislature, which calls for a fundamental reorganization of construction code enforcement in the State.

The Division continued its Housing Demonstration Program. Utilizing the Revolving Housing Development and Demonstration Grant Fund, the program provides grants to develop and test innovative methods of hous-

# Division of Housing and Urban Renewal

ing production, maintenance, and rehabilitation to eliminate slums and blight and to encourage the duplication of successful programs. In addition to supporting neighborhood preservation projects, the program funded housing management demonstrations in public, publicly assisted and private housing. These sought to reduce the number of buildings abandoned or in financial difficulty through testing new management techniques and encouraging tenant involvement.

Improved housing management is also a federal priority, and the U.S. Department of Housing and Urban Development this year awarded a \$298,766 grant to the Department in response to a proposal prepared by the Division. This two-year grant is designed to coordinate the operations of four small housing authorities — in Boonton, Dover, Morristown and Summit — to achieve cost efficiencies and better services for residents.

In fiscal 1975, through workshops, conferences, and publications, the Division shared with municipal officials and other concerned citizens information on ways to strengthen neighborhoods through resident participation, code enforcement and alternative financing methods, including the encouragement of private lending institutions to invest in urban neighborhoods.

A major activity continues to be the administration and enforcement of the Hotel and Multiple Dwelling Law. During fiscal 1975, 6,400 previously unregistered multi-family, hotel and motel buildings were identified and registered, bringing the total to nearly 90,000 of an estimated 100,000 such buildings. Further, inspections were performed on 10,000 buildings containing 85,000 dwelling units. Violations were found to be present in 85 percent of the buildings inspected. In each case, orders to abate the violations were issued, and one or more follow-up inspections were conducted to ensure compliance.

**RELOCATION ASSISTANCE PAYMENTS  
FISCAL 1975\***

<u>Municipality</u>	<u>No. of Cases</u>	<u>Amount</u>
Jersey City	262	\$ 370,660
Hoboken	92	85,778
Newark	184	73,765
East Orange	147	95,114
West Orange	2	1,326
Bayonne	3	1,560
Trenton	20	12,000
Bridgeton	6	5,000
Salem	6	3,000
Atlantic City	22	17,393
Pleasantville	5	2,600
Orange	1	1,496
Montclair	7	4,700
Irvington	3	1,500
Vineland	22	27,200
Middletown	5	2,000
Piscataway	4	1,800
Monroe Township	1	1,450
Woodbury Township	4	8,000
Union City	30	20,000
Deptford	5	3,000
Paulsboro	5	2,500
Howell	9	3,500
Mt. Holly	3	2,000
Camden	56	26,500
Bound Brook	12	5,000
Lodi	5	1,000
Dover Township	5	2,000
Long Branch	5	2,000
Edison Township	27	13,000
Woodbridge	5	2,000
Carteret	7	3,000
Keyport	1	600
North Bergen	54	18,000
Matawan	3	1,000
Oceanport	1	1,000
Waterford Township	1	1,000
Highlands	5	2,000
Keansburg	29	12,000
Jackson	8	3,000
Lakewood	15	5,000
New Brunswick	30	12,000
Perth Amboy	21	10,000
Englewood	6	3,000
West New York	16	9,000
Westampton	1	2,500
Franklin Township	5	4,500
Somerville	10	8,000
Neptune Township	8	3,000
Summit	1	916
Cranford	4	3,480
Rahway	9	11,577
Plainfield	94	79,186
Passaic	35	19,704
Wayne	4	4,400
Paterson	2	2,285
Elizabeth	11	6,280
Morristown	1	200
Dover	12	8,416
Madison	5	5,775
Umbrella Account (State Account)**	26	16,000
<b>TOTAL</b>	<b>1,388</b>	<b>\$1,055,661</b>

\* Includes carryover appropriations from prior years.

\*\* Displacement caused by state housing inspection activities or municipalities not having state-aid grant.

Enforcement action was taken against 7,200 property owners who had failed to abate violations, compared with 5,200 in fiscal 1974 and 2,000 in fiscal 1973. This increased enforcement activity resulted in an increase in voluntary compliance by property owners before fines were assessed; 5,700 owners complied voluntarily compared to 2,600 in fiscal 1974.

Approximately two-thirds of the inspections made this year were conducted by municipal inspection staffs working under contract with the Division. Ninety cities and towns, including most of the larger ones, have cooperative housing inspection agreements with the Division. In return for their inspection work, the Division provides financial assistance from the inspection fees collected. During 1975, the cooperating municipalities received \$450,000, with sums ranging from \$1,000 to Tenafly and Paramus to \$70,000 in Jersey City.

The approval of plans and inspection of construction of all multi-unit housing, another enforcement responsibility, was greatly reduced in fiscal 1975, mirroring the collapse of the housing construction industry throughout the State. Many projects under construction have been stopped and building permits were issued for only 7,500 new dwelling units. This was down from 26,000 in fiscal 1974 and 40,000 in fiscal 1973.

In other code enforcement activity, nearly 1,000 mobile homes were inspected in the plant during construction and were approved for shipment into New Jersey. The Division also provided technical support to the more than 150 municipalities who use the Standard Building Code of New Jersey and assistance to all municipalities in the enforcement of the New Jersey Safety Glazing Law.

The Division is charged with insuring compliance with the State Relocation Assistance Law and the Federal Uniform Relocation Act of 1971. Through relocation grants it gives support to municipalities for their code enforcement programs; 29 cities received \$774,500 in fiscal 1975 state funds to relocate 876 families and an additional 181 families continued to receive rental assistance that had been committed the previous year.

Another activity this year was the drafting of the "Maintenance of Viable Neighborhoods Act" and the "Neighborhood Preservation Housing Rehabilitation Loan and Grant Act of 1975," companion pieces of legislation which will give new powers to cities and their neighborhoods, particularly the creation of housing rehabilitation funds and processes.



**Community Affairs Commissioner Patricia Q. Sheehan and Hackensack Mayor Michael J. D'Arminio inspect building to be rehabilitated under new Demonstration Neighborhood Preservation Program.**

In addition, legislation was drafted in the areas of neighborhood preservation, planned real estate development disclosure, and condominium cooperative conversion regulation. The Division also reviewed and commented on all pending housing bills in the State Legislature and the United States Congress, and reviewed proposed changes in housing regulations in the Federal and New Jersey Registers.

The Division conducted research into rent control, resulting in a study entitled "Rent Leveling in New Jersey" and a Department-wide agreement to begin development of a model rent leveling ordinance. A booklet explaining the rights and responsibilities of landlords and tenants was developed in response to hundreds of requests for information and assistance following the passage of several new landlord-tenant laws last year.

An information service responding to questions regarding landlord-tenant relationships was initiated, with 1,033 landlord-tenant complaints being handled.

Complaints involving 433 units of housing under the Retirement Community Full Disclosure Act were processed and action taken

against three developers for violation of the Act. Two cases were settled by consent orders, under which the developers paid penalties of \$500 and \$2,500 and agreed to cease the violations. A hearing was held for the third, on which a final decision is still pending. At the end of the fiscal year, despite a general slowdown in the construction industry, registrations for five new communities with a total of 838 units were submitted to the Division.

Technical assistance was provided to 16 housing sponsors, which resulted in the processing and formation of limited-dividend or nonprofit housing corporations planning to produce 2,717 housing units in 10 municipalities. Amendments were processed for 11 previously registered housing sponsors.

The Division also supervised management and tenant selection of certain housing projects financed under federal 221(d)3 and 236 programs. During fiscal 1975, 535 tenant applications and 349 income recertifications were reviewed and processed. There are currently 22 completed projects with 4,694 units under the Division's supervision.

**DEMONSTRATION GRANTS & LOANS**  
**REVOLVING HOUSING DEVELOPMENT & DEMONSTRATION GRANT FUND**  
**FISCAL 1975**

<u>Organization</u>	<u>Program Description</u>	<u>Amount*</u>
Neighborhood Preservation Demonstration Program	Development of 12 municipal comprehensive neighborhood preservation programs involving rehabilitation loans and/or grants and public improvements.	\$2,000,000 G
Camden Bridge Plaza Study	Development plans with emphasis on economic and marketing aspects and relationship to highway and road patterns in Camden.	37,294 G
New Jersey County & Municipal Government Study Commission	Evaluate impact of Neighborhood Preservation Demonstration Program.	67,000 G
Architects' Community Design Center	Planning and design services for low- and moderate-income housing.	20,000 G
Raritan Valley Community Development Foundation	Revolving loan program in the Greater New Brunswick area to develop management structure for new low- and moderate-income housing units, and to acquire, rehabilitate and sell single and multi-family units.	21,427 G 50,000 L
Housing Operation With Training Opportunity, Inc. (HOW-TO)	Self-help housing construction for Ringwood, Passaic County.	29,887 G
Franklin Township	Study which will enable the municipality to be effective in its negotiations with developers of proposed P.U.D.s to provide low- and moderate-income housing.	22,250 G
Newark Housing Authority	Operating expenses for proposed federally subsidized housing project for elderly.	250,000 G
Black People's Unity Movement (BPUM)	Tenant education, counseling and social services for publicly assisted housing developments in Camden.	83,725 G
State Street Housing Corporation	Rental, rehabilitation, and management program in Camden.	35,000 G
Columbia University — Division of Urban Planning	Evaluation of demonstration programs in housing management.	18,272 G
Grace Church Van Vorst	Nonprofit housing management program in Jersey City.	53,970 G
Monmouth County Welfare Board	Assist low-income homeowners retain and improve their homes.	15,000 G
City of Camden-Department of Law	Study impediments in obtaining, managing, rehabilitating, and disposing of abandoned, tax delinquent buildings.	33,750 G
Northwest New Jersey Community Action Program	Assist low- and moderate-income homeowners in rural areas of Warren, Sussex and Hunterdon Counties to make energy-saving repairs using low interest loans.	55,710 G
Plainfield Neighborhood Housing Services, Inc.	Revolving loan fund to encourage home improvement loans from local lending institutions.	14,970 G 100,000- L
Stevens Institute	Laboratory testing of home insulation spray techniques.	69,941 G
Trenton Urban Homesteading Forum Project	Subsidize purchase at auction of vacant city-owned houses. Study feasibility of hiring prison inmates for housing rehabilitation work.	45,500 L 10,500 G
Salem-Lafayette Housing, Inc.	Provide second mortgaging for rehabilitation of 74 housing units in urban renewal area of Jersey City.	183,588 L
Mt. Carmel Guild, Newark	Team intervention approach to management problems of Newark's Timothy Still Houses, a subsidized development.	50,000 G
<b>TOTAL</b>		<b>\$3,267,784</b>
<b>Legislative Appropriation in FY 1975 — \$2,420,000</b>		

**Note:** *This appropriation is shared with the Housing Finance Agency for seed money loans to nonprofit sponsors to construct or rehabilitate housing for low- and moderate-income families*

\*L—Loan; G—Grant

# New Jersey Housing Finance Agency

During fiscal 1975, construction mortgage financing was provided by the New Jersey Housing Finance Agency (HFA) for 13 projects comprising 2,414 units and representing more than \$81,824,736 in total development costs. Since the inception of the Agency, permanent financing has been arranged for 71 developments totaling \$300,815,299 which resulted in 15,049 units.

This year, 3,394 units were opened for occupancy, representing more than \$91,000,000 in new housing. Agency commitments for mortgage financing were made for 23 developments, a total of 3,807 units. These commitments represent more than \$122,000,000 in new housing.

HFA, exploring new means to aid in the provision of low- and moderate-income

housing, this year was concerned with solar energy applications for multi-family housing; policy regarding equity syndication (tax shelters); the Section 8 subsidy program feasibility for New Jersey; and the creation of a Division of Research and Development.

The Section 8 program authorizes the allocation of funds to state housing finance agencies. Under the program, the federal government subsidizes the difference between the actual carrying charges for an apartment and 25 percent of an eligible family's gross income.

As of December, 1974, \$17,600,000 was earmarked to the Agency for Section 8 Contract Authority. There were about 25 Section 8 applications processed by HFA and submitted to HUD for subsidies of over \$21,000,000. Resolutions for mortgage financing were passed on 10 projects under this program, representing 1,816 units and \$63,980,500 in mortgage financing by HFA; however, at the end of the fiscal year, HFA was still awaiting federal action on the Section 8 program so it could proceed with its financing efforts.

Through its financing of developments which require a broad variety of construction skills, HFA in fiscal 1975 generated construction payrolls of more than \$29,000,000 which represent about 1,330 full-time positions in the construction industry.

## HOUSING FINANCE AGENCY PROJECTS UNDER CONSTRUCTION FISCAL 1975

	<u>TOTAL DEVELOPMENT COSTS</u>	<u>MORTGAGE</u>	<u>UNITS</u>	<u>MUNICIPALITY</u>	<u>COUNTY</u>
Carmel Towers	\$ 4,930,000	\$ 4,930,000	206	Newark	Essex
Colt Arms	6,080,000	5,472,000	207	Paterson	Passaic
Community Haven	7,000,000	7,000,000	267	Atlantic City	Atlantic
Court Street	7,064,647	6,358,000	221	Newark	Essex
Henderson Street	9,650,000	9,650,000	242	Jersey City	Hudson
M.L. King Gardens	4,700,000	4,700,000	100	Englewood	Bergen
Mill Water Housing	7,400,000	6,660,000	222	Newton	Sussex
New Communities	4,448,300	4,448,300	120	Newark	Essex
New Hope Development	7,064,647	6,358,000	221	Newark	Essex
Park Avenue	3,883,334	3,495,000	141	Plainfield	Union
Parkview Towers	23,689,849	21,321,000	684	W. New York	Hudson
Princeton Community Housing Village	8,895,831	8,640,000	239	Princeton	Mercer
Roberto Clemente- Shalom Towers	5,950,000	5,950,000	168	Newark	Essex
Tikvah Towers	6,861,112	6,175,000	238	Jersey City	Hudson
To-Sault	18,250,000	18,250,000	422	Newark	Essex
Union Development	3,310,000	3,310,000	87	Montclair	Essex
Zion Towers	5,413,000	5,413,000	265	Newark	Essex
<b>TOTALS</b>	<b>\$134,590,720</b>	<b>\$128,130,300</b>	<b>4,050</b>		

# New Jersey Mortgage Finance Agency

During the fiscal 1975 year, the New Jersey Mortgage Finance Agency concentrated its efforts on its seventh program aimed at increasing the amount of mortgage money available for financing one-four family homes. In addition, the Agency also supported legislation aimed at allowing it to enter the secondary mortgage market.

The Agency's largest bond sale to date of \$163,045,000 took

place on October 1, 1974. For the first time in its history, the Agency provided an economic incentive to lending institutions to encourage a greater flow of funds into the urban areas of our State. This was achieved by having the Agency loan money to institutions at a lower rate if they agreed to use the funds to make mortgages in the 28 Urban Aid Cities. Under this program the average sales price of single family properties approximated \$29,164 with an average mortgage of \$23,735.

Just over \$32 million was provided for 1,338 mortgages to homeowners who would not otherwise have been able to secure financing during the credit crunch that existed for most of the year.

On July 21, 1975, Governor Byrne signed into law A-3046

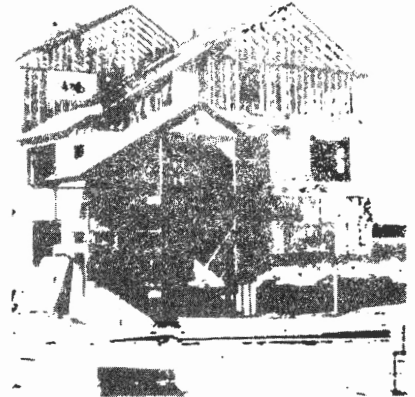
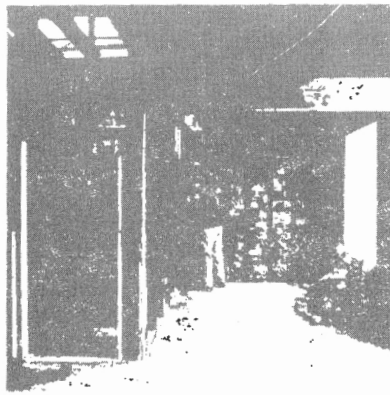
which enables the Agency to purchase mortgages directly from qualified mortgage sellers. Introduction of this program must await an improvement in the tax-exempt bond market. Until such time, the Agency is formulating the regulations of the program which should provide a below-market mortgage interest rate to residents of the State.

The Agency recognizes that the answer to the housing crisis in the State of New Jersey is not simply increased amounts of mortgage money to finance the purchase of new homes. In the urban areas, particularly, we must preserve the housing stock that already exists. For this reason, the Agency is studying programs to increase the amount of financing available for rehabilitation loans on one-four family residences.

## N.J. MORTGAGE FINANCE AGENCY ANALYSIS OF MORTGAGE LOAN CLOSINGS - URBAN AID CITIES SERIES 1 October 1, 1974 - July 31, 1975

MUNICIPALITY	N U M B E R O F		TOTAL FUNDS PROVIDED	AVERAGE* MORTGAGE	AVERAGE* SALES PRICE
	Mortgages	Units			
Asbury Park	19	30	\$ 454,900	\$23,417	\$27,138
Atlantic City	17	19	272,000	15,900	20,911
Bayonne	13	20	340,100	21,716	31,600
Bridgeton	23	24	592,700	16,334	19,952
Camden	81	87	1,190,750	14,679	15,605
East Orange	53	78	1,456,150	26,896	29,594
Elizabeth	72	99	2,122,750	26,903	32,517
Hoboken	4	9	103,000	25,750	35,875
Irvington	63	94	1,784,100	24,868	28,896
Jersey City	122	202	2,891,050	19,622	26,615
Lakewood	73	74	1,933,390	26,662	32,268
Long Branch	43	55	1,160,900	26,215	29,155
Millville	40	41	860,050	21,642	25,878
Montclair	10	14	263,300	24,471	31,714
Neptune	89	92	2,508,400	28,175	33,410
New Brunswick	21	26	542,500	26,310	31,280
Newark	68	117	1,731,700	20,959	25,141
North Bergen	6	12	201,650	28,000	38,000
Orange	17	23	396,800	20,708	27,290
Passaic	13	18	363,850	27,181	30,381
Paterson	60	103	1,721,650	26,289	28,950
Perth Amboy	22	27	639,800	30,341	35,518
Phillipsburg	17	17	417,800	24,676	25,947
Plainfield	72	88	2,188,090	31,068	33,478
Trenton	181	193	2,801,000	15,212	18,955
Union City	11	20	242,050	16,810	25,180
Vineland	127	139	2,820,640	22,286	27,356
West New York	1	2	31,500	31,500	48,000
<b>TOTAL</b>	<b>1,338</b>	<b>1,723</b>	<b>\$32,032,570</b>	<b>\$23,735</b>	<b>\$29,164</b>

\*Single family only, except Hoboken & West New York



# **SERVING NEW JERSEY COMMUNITIES**

**Division of Local Government Services •**

# Division of Local Government Services

In addition to continuing its ongoing fiscal and managerial services, in fiscal 1975 the Division expanded its role in helping local and county governments maximize their participation in federal funding programs.

The Division assisted various counties and municipalities in applying for federal funds available under the Housing and Community Development Act of 1974. Particularly noteworthy was the model interlocal agreement prepared by the Bureau and approved by HUD for the nine designated urban counties to qualify for community development revenue sharing funds. In order to further assist local governments in applying for and administering such funds, the "Local Planning, Programming and Management Standards for Effective Community Development Revenue Sharing Bulletin" was prepared. This publication outlines and discusses general standards of planning and management that should be observed.

The Division also continued to assist local officials in their dealings with the federal Office of Revenue Sharing. It responded to 1,912 revenue sharing inquiries, completed 1,176 local government entitlements and prepared 588 data elements. In this way, the Division has attempted to serve the best interests of the local governments in their use of

revenue sharing funds, totaling some \$427.2 million since the inception of the program through fiscal 1975.

Helping local governments and the State respond to the current economic crisis was another important activity for the Division during the year. As a part of its Municipal Information Service series, the Division prepared the publication, "Responding to Difficult Financial Conditions." The booklet presents a sampling of various cost saving ideas and points out some possible consequences of various courses of action. Widely distributed in New Jersey, the publication was also requested by more than 300 communities throughout the United States and Canada.

At the state level, the Division worked with the Governor's office, the State Treasurer's office and the Legislature on tax reform and the state budget crisis. The Division prepared 6,110 tax reform calculations, 588 state budget reduction impact statements and 1,176 state budget reduction impact analyses.

Further representing the interests of local jurisdictions, the Division reviewed more than 1,700 state bills affecting municipalities and counties, prepared 75 fiscal notes underscoring the various potential costs of pending statutes, reviewed 16 federal bills affecting local units and, upon request, developed 14 legislative bills. It also developed 11 formulas for implementing the Urban Aid Law and three computer assisted formulas in conjunction with the Governor's office and the

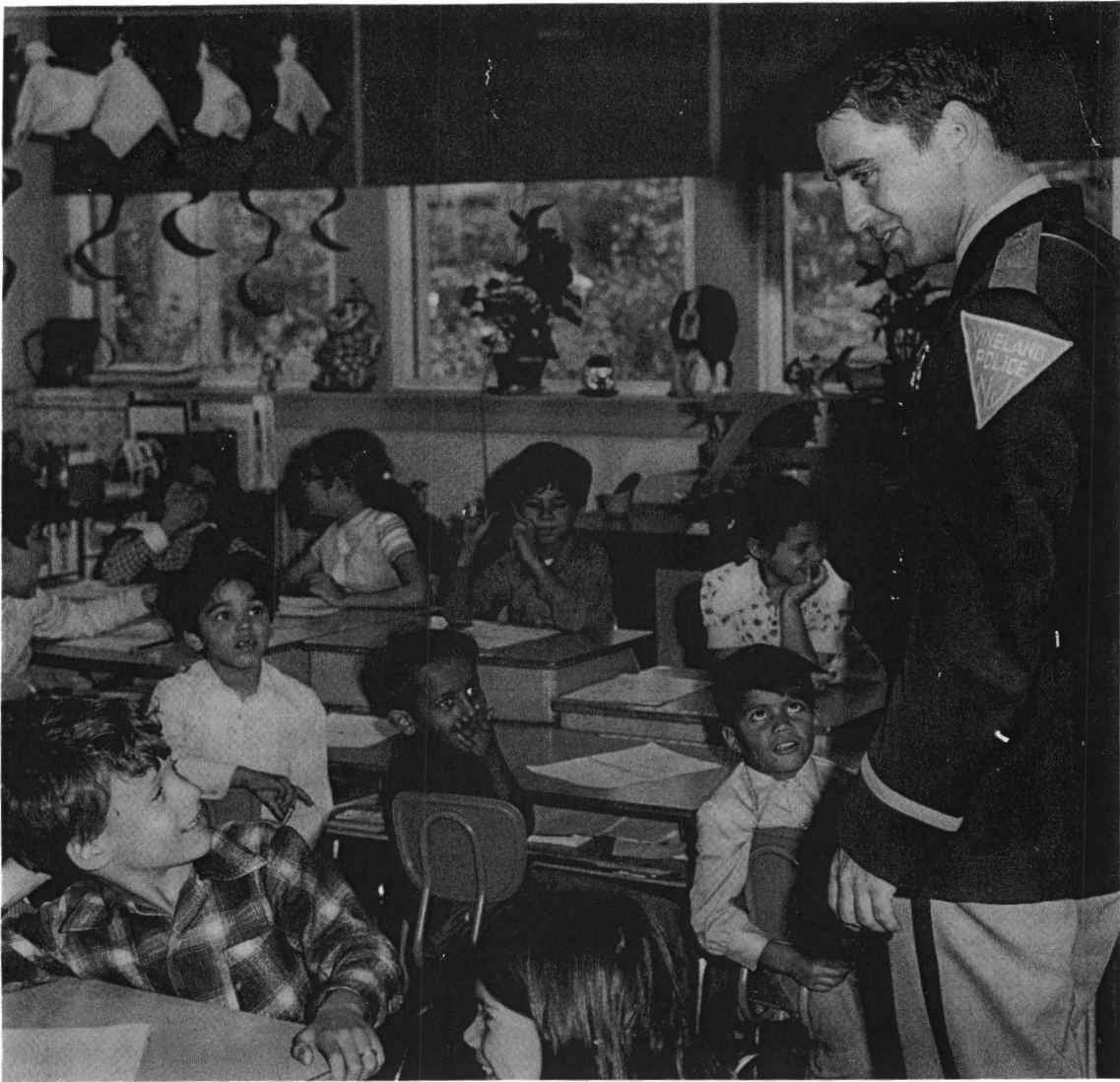
Legislative Services Agency for proposed rural aid.

The Division continued its various technical and financial assistance programs. It awarded \$10,889,336 in basic entitlement grants and \$1,030,000 in discretionary funds to the 24 Urban Aid municipalities under the Safe and Clean Neighborhoods Program. Basic entitlement funds were awarded on a matching dollar for dollar basis for walking patrolmen and neighborhood improvement and revitalization. The discretionary grants were non-matching funds designed to meet a particular municipal need in relation to the Clean Neighborhoods aspect of the program.

In an effort to reduce crime and residents' fear, 56.6 percent of the grants awarded were used for salaries and equipment for walking patrolmen and supervisors which cover the 404 Safe Neighborhood posts operating throughout the State's urban municipalities.

Efforts to improve the cities' physical appearance resulted in the funding of 363 full-time and 253 seasonal personnel; demolition of 446 substandard buildings; construction or refurbishing of 30 parks/recreational facilities; planting of 1,215 trees; purchase of 62 heavy duty motorized pieces of equipment (various types of trucks, sewer cleaning machines, catch basin cleaners, material spreaders, street paving machines, sweepers, etc.); purchase of numerous street lighting units; and street paving projects and materials. These projects are spread throughout the 156 "Clean" neighborhoods, plus two entire cities — Camden and Elizabeth.

During fiscal 1975, the Division responded to requests from 185 municipalities and 14 counties for assistance with short-term needs in such areas as management and financial administration debt management, systems and computer operation, recreation planning and programming, intern



**Walking patrolmen, key to the Safe and Clean Neighborhoods program, reassure their communities' residents with personal contact — both on the street, and by occasional visits to groups, such as the Vineland classroom here.**

selection, purchasing and contract administration.

In the area of general management assistance, approximately 64 percent of all of the Division's recommendations were adopted by the requesting local governments.

Recreation management studies were completed for the Townships of Rockaway, Riverside and Hopewell, the Boroughs of Flemington, Pennington, Hopewell, Lawnside, Pompton Lakes and Wharton and the Town of Morristown.

In the early months of the year, technical support was continued for the county charter study

commissions established by the Optional County Charter Law in Atlantic, Bergen, Camden, Essex, Hudson, Mercer, Middlesex, Passaic and Union counties.

Anticipating the need for sample administrative codes in connection with optional county charter studies, a "Model County Administrative Codes" manual was prepared by a consultant under the Division's supervision and published with federal planning assistance funds.

The Division also moved ahead in its efforts to promote joint municipal services, reviewing approximately 100 projects representing more than 250 units of

governments for funding under the Interlocal Services Aid Act. Forty-one feasibility studies were completed, the majority by local and Division staff. Of these, eight involving 17 government units were approved for financial aid totaling \$235,517.

In the area of debt management, the Division provided detailed technical assistance and advice to 17 municipalities, three counties and one board of education regarding investment program analysis and counseling.

Assistance was offered to over 70 municipalities and 12 counties in the field of data processing. Fourteen financial records keep-

ing systems were approved by the Division, as authorized by the New Jersey Administrative Code 5:30-8.6.

Program staff addressed over 200 newly elected municipal officials on the importance of productivity at the local level at seven sessions held at various county and state colleges. The sessions, jointly sponsored by the State League of Municipalities and Rutgers University, provided information on the various duties and functions required of a newly elected official.

Four municipalities requested audits to be performed on various municipal services. The Shade Tree Bureau for the City of Trenton has begun to implement steps to improve shade tree care, removal and replacement. The Town of Irvington and the City of Passaic have tentatively approved several plans to redesign and reorganize their entire code enforcement programs. The City of Plainfield has reviewed the recommendations concerning its Fire Safety Patrol and has increased the responsibilities of such patrols.

As a result of studies conducted in fiscal 1974, both Jersey City and East Brunswick Township upgraded the water quality in their respective communities. Because of these two audit reports and further research, a *Municipal Water Utility Checklist* was published as another bulletin in the Municipal Information Service series.

Continuing the Interns in Public Service program, the Division placed a total of 126 undergraduate and graduate college students, from among 1,600 applicants, in 115 agencies for 11 weeks during the summer of 1974.

The Division entered into contractual agreements with 12 colleges with about 100 students working on a part-time basis during the academic year with various governmental and

nonprofit agencies. Seven management traineeship positions were established which provided an entry into the management of local government for college graduates who planned to enter a municipal profession.

In fiscal 1975, almost \$333,000 was awarded to eight municipalities, 11 counties, and three institutions of higher learning under the local portions of the federal 701 Comprehensive Planning and Management Assistance Program administered by the Division. The 11 county planning boards provided in their planning programs various technical assistance services to their respective municipalities.

The Division also provided one-year state-aid planning grants totaling \$140,000 to 17 municipalities to encourage local jurisdictions to implement and expand the planning process. Of this total, five municipalities were funded to create planning directorships, while eight utilized grant awards to update elements of their master plans.

Direct technical assistance was provided to 30 municipalities in 11 counties ranging from briefings on the role of a planning board to detailed critiques of existing local ordinances. During the year, six workshops were held in four counties. A highlight was the five-session course presented on various planning matters in Monmouth County for 116 enrollees, sponsored jointly with the county planning board and Brookdale Community College.

A bi-monthly newsletter entitled "The Local Planner" was published six times in FY '75 and distributed to some 4,000 mayors, freeholders and local planning and zoning officials. During the year, "The Planner's Page," a mini-monograph, was introduced and mailed with five of the newsletters. In addition, the staff prepared three technical publications: "Planning and

Zoning Inter-Agency Referral Requirements," "Site Plan Review and Approval," and "Planning, Zoning, Environmental and Related Enabling Legislation."

The Division also carried out its fiscal regulation responsibilities for ensuring that municipalities and counties adhere to the Local Bond Law, Local Budget Law and the Local Fiscal Affairs Law, together with all regulations promulgated by the Local Finance Board with regards to a uniform procedure of accounting and auditing. These regulations and statutes mandate fiscal responsibility to ensure that all localities are fiscally sound and to avoid deficit spending for operating purposes. The Division performed detailed examination of the budgets and annual financial statements of the 588 local units in the State and reviewed for approval 175 budget amendments prior to adoption of such budgets and 1,202 budget amendments after budget adoption.

Also, 1,712 emergency appropriations were submitted by municipalities and counties for processing, of which 82 required, by statute, approval of the Division director; four were denied approval.

All Annual Debt Statements were reviewed and processed as well as 1,466 supplemental debt statements authorizing debt in the amount of \$724,146,457.33.

Finally, the Division's 700-page Annual Report, "Statements of Financial Conditions of Counties and Municipalities" was published and distributed to local governments, the Governor's office and Legislature, public libraries, financial institutions, academia and other interested parties.

In connection with the State audit law, the Registered Municipal Accountant must make a test verification of delinquent taxes and other municipal charges utilizing forms provided by the Division.

**URBAN AID FISCAL 1975**  
**SUMMARY BY MUNICIPAL DEPARTMENT**  
**COMBINED UTILIZATION FOR 24 RECIPIENT MUNICIPALITIES**

<b>Police Department</b>	
Salaries and Wages	\$14,642,278.98
Salary — New Personnel	194,163.00
Equipment & Expenses	994,914.80
<b>Fire Department</b>	
Salaries and Wages	5,003,317.88
Salary — New Personnel	342,751.25
Equipment & Expenses	167,645.12
<b>Public Works</b>	
Salaries and Wages	5,702,695.00
New Personnel	41,822.00
Equipment & Expenses	3,733,874.24
Contractual	1,568,378.13
<b>Housing and Inspection</b>	
Salaries and Wages	207,500.00
New Personnel	47,035.00
Equipment & Expenses	39,245.00
<b>Recreation Department</b>	
Salaries and Wages	489,166.52
New Personnel	27,998.12
Equipment & Expenses	338,247.10
<b>Safe and Clean</b> (Matching Funds)	2,390,337.84
<b>Neighborhood Facilities Department</b> (Encompasses Recreation, Housing, Health, etc.)	127,479.00
<b>Department of Law</b>	
Salaries	2,000.00
Equipment & Expenses	106,500.00
<b>Department of Administration and Finance</b>	
Salaries	5,000.00
Equipment & Expenses	161,179.48
<b>Planning Department</b>	
Salaries	63,300.00
Equipment & Expenses	15,300.00
Contractual	9,300.00
<b>Health and Welfare</b>	
Salaries	22,400.00
Equipment & Expenses	168,617.00
<b>Accounts and Controls</b>	
Salaries	6,500.00
Equipment & Expenses	2,000.00
<b>Industrial Commission</b> (Includes Employment Opportunities)	12,000.00
<b>Municipal Court</b>	
Salaries	14,630.00
Expenses	500.00
<b>Drug Abuse Council</b>	
Expenses	4,830.00
<b>Data Processing System</b>	
Salaries	12,500.00
Expenses	17,500.00
<b>Outreach Program</b>	11,000.00
	<hr/>
<b>TOTAL</b>	<b>\$36,693,905.46</b>

**SAFE AND CLEAN NEIGHBORHOODS PROGRAM**

MUNICIPALITY	CONSOLIDATED BUDGET (CITY AND STATE)	SAFE NEIGHBORHOODS ALLOCATION	NUMBER OF PATROLMEN	NUMBER OF POSTS	TOTAL AMOUNTS FOR CLEAN COMPONENT	NUMBER OF CLEAN PERSONNEL FUNDED	NUMBER OF DEMOLITIONS	NUMBER OF PARKS BUILT OR REFURBISHED	NUMBER OF TREES PLANTED	NUMBER OF MOTORIZED HEAVY EQUIPMENT UNITS PURCHASED
ASBURY PARK	\$ 454,248.00	\$ 229,920.76	13	4	\$ 224,327.24	8	3	2	75	2
ATLANTIC CITY	1,218,582.00	610,282.00	50	12	608,300.00	1	191	3	-	-
BAYONNE	236,866.00	152,283.34	11	7	84,582.66	-	-	-	-	-
BRIDGETON	153,536.07	93,545.68	8	4	59,990.39	4	47	-	-	1
CAMDEN	2,000,000.00	1,122,187.00	74	30	877,813.00	44	40	-	-	10
EAST ORANGE	1,868,752.00	1,132,924.00	67	41	735,828.00	14 (7 seasonal)	6	8	300	7
ELIZABETH	1,780,672.00	1,068,403.00	64	26	712,269.00	18 (50 seasonal)	18	3	-	11
HOBOKEN	1,111,160.00	630,920.00	48	15	480,240.00	17	15	4	20	6
IRVINGTON	513,604.00	301,362.10	21	14	212,241.90	19	-	-	5	1
JERSEY CITY	2,000,000.00	1,310,615.00	64	40	689,385.00	44 (80 seasonal)	-	1	146	-
LAKEWOOD	351,372.00	188,640.00	13	6	162,732.00	3	-	-	-	1
LONG BRANCH	551,930.00	276,000.00	21	6	275,930.00	7 (9 seasonal)	-	5	200	4
MILLVILLE	213,684.00	106,436.72	9	3	107,247.28	3	-	-	50	1
NEPTUNE	317,612.00	170,576.40	11	3	147,035.60	3 (12 seasonal)	7	-	4	2
NEWARK	2,000,000.00	1,222,755.00	56	24	777,245.00	47	89	-	-	-
NEW BRUNSWICK	581,123.00	291,301.00	24	13	289,822.00	7 (23 seasonal)	2	1	150	4
ORANGE	374,791.70	187,791.70	13	5	187,000.00	2	17	-	-	2
PASSAIC	806,010.00	403,005.00	32	14	403,005.00	11	10	2	80	1
PATERSON	1,254,000.00	640,316.00	68	87	613,684.00	14	-	-	85	-
PERTH AMBOY	480,000.00	245,000.00	17	5	235,000.00	-	1	1	-	4
PLAINFIELD	609,118.00	317,846.00	22	8	291,272.00	12 (52 seasonal)	-	-	-	-
TRENTON	2,000,000.00	1,099,033.00	78	15	900,967.00	67 (10 seasonal)	-	-	-	2
UNION CITY	661,611.50	402,945.50	27	17	258,666.00	13	-	-	100	1
VINELAND	240,000.00	120,000.00	12	5	120,000.00	5 (10 seasonal)	-	-	-	2
<b>TOTALS</b>	<b>\$21,778,672.27</b>	<b>\$12,324,089.20</b>	<b>823</b>	<b>404</b>	<b>\$9,454,583.07</b>	<b>363 (253 seasonal)</b>	<b>446</b>	<b>30</b>	<b>1,215</b>	<b>62</b>

**INTERLOCAL SERVICES AID**

LOCAL UNITS	DESCRIPTION OF JOINT SERVICE	FUNDS NEEDED FOR IMPLEMENTATION
Howell Township* Farmingdale Borough	Round-the-clock police services provided by Township to Borough.	\$ 85,000
Glen Gardner Borough* Hampton Borough	Glen Gardner providing manpower and equipment to Hampton for a solid waste collection and disposal service.	39,524
Hopewell Township* Hopewell Borough Pennington Borough	Establishment of a jointly operated recreation program.	39,996
Clinton Township* Lebanon Borough	Township is providing police services to Borough.	8,000
Riverside Township* Riverside Board of Education	Development of capability to provide comprehensive full-time recreation programming services.	20,525
Mt. Olive Township* Morris County	County to provide payroll service for Township.	1,575
Hazlet Township* Matawan Township	Townships providing jointly operated health services.	26,000
Newton Town* Hopatcong Borough	Senior Citizen Outreach Program operating as part of overall social services provided by both communities.	14,897
<b>TOTAL</b>		<b>\$235,517**</b>

\* Contractual Agent for Joint Services.

\*\* Because of the State's financial crisis, the Department's approval of an additional \$204,353 (three studies involving 10 units of local government) could not be executed.

During the year the Division approved 554 amendments for the use of revenue sharing funds and processed 286 revenue sharing verifications for Registered Municipal Accountants.

Debt extensions granted by the Local Finance Board in 1975

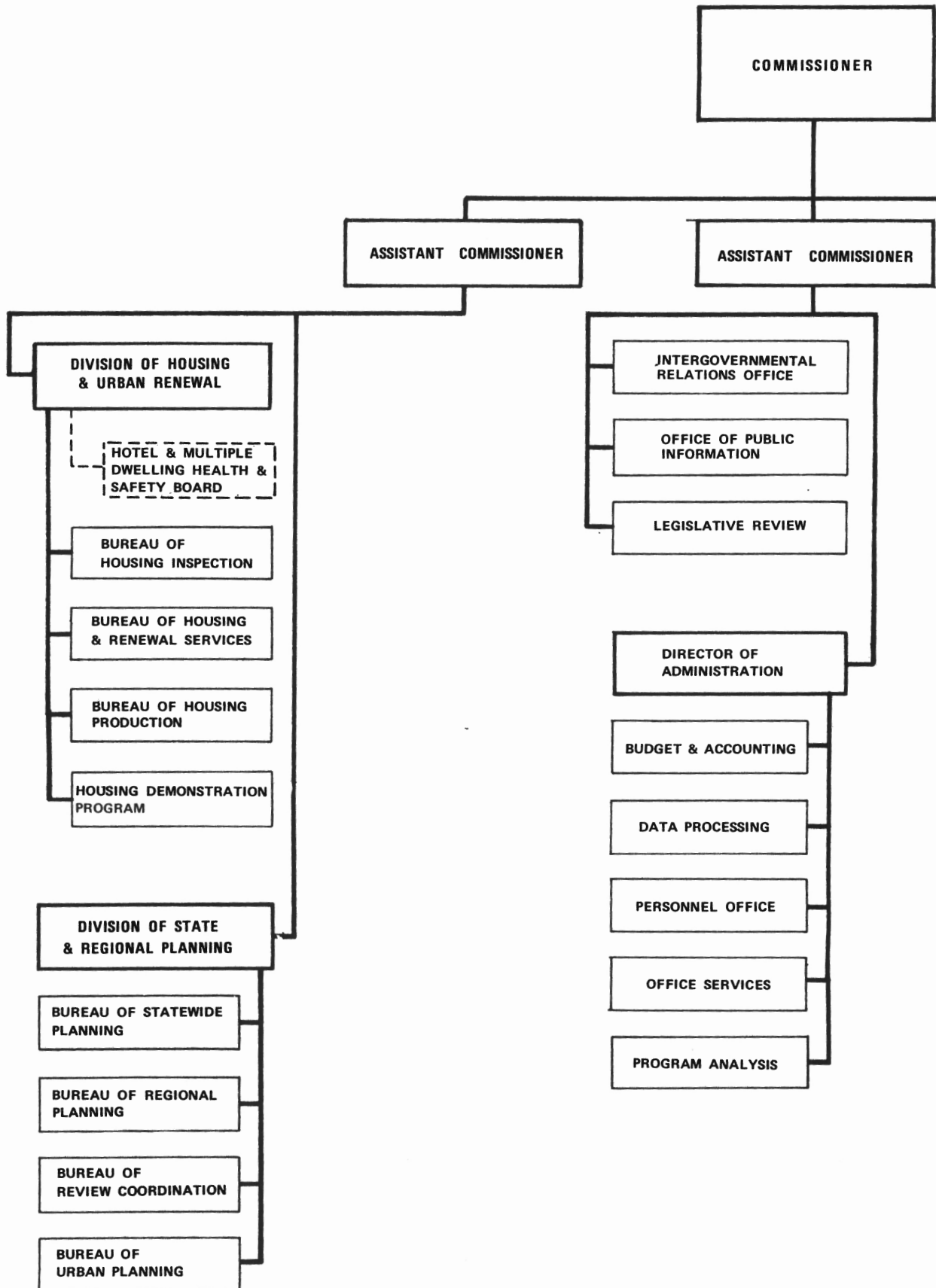
totaled \$122,528,000 for 32 school districts and \$64,693,000 for 38 municipalities.

An auditor of the Division staff was assigned to coordinate with the federal government and the N.J. Civil Defense Disaster Control Division in performing and reviewing completed and filed

audits for counties and municipalities which were considered eligible for federal aid due to the area being declared a disaster area by the President.

The auditor completed 64 desk audits and conducted 14 field audits.

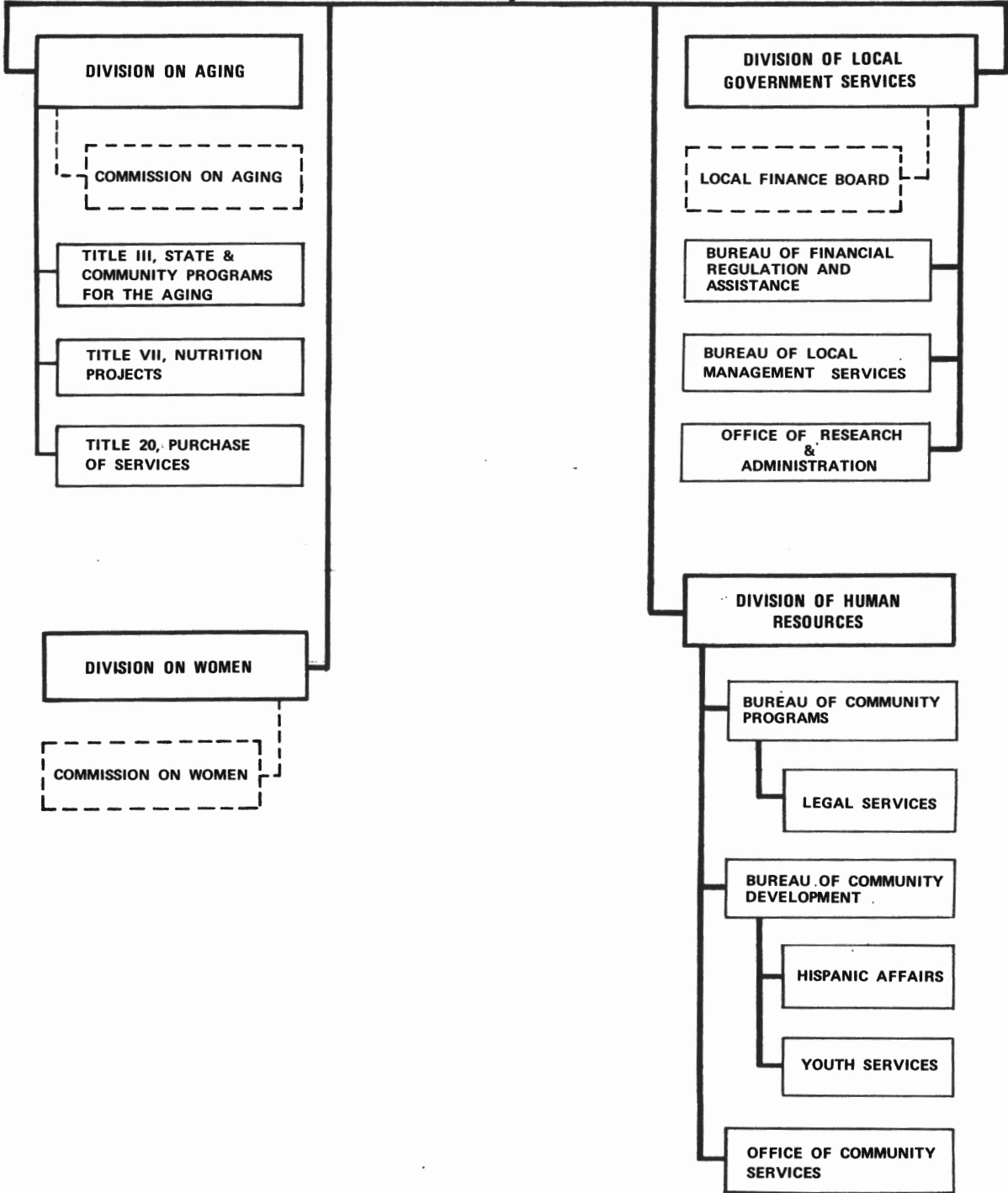
NEW JERSEY DEPARTMENT OF

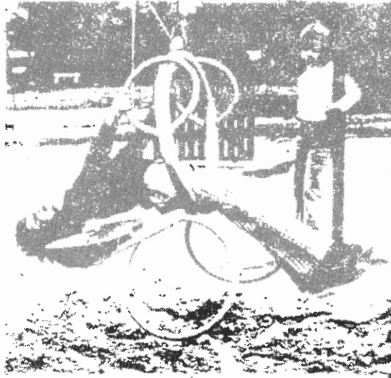


# COMMUNITY AFFAIRS

HACKENSACK MEADOWLANDS  
DEVELOPMENT COMMISSION  
HOUSING FINANCE AGENCY  
MORTGAGE FINANCE AGENCY  
URBAN LOAN AUTHORITY

ASSISTANT COMMISSIONER





# **SERVING THE PEOPLE OF NEW JERSEY**

**Division on Aging •**

**Division of Human Resources •**

**Division on Women •**

**New Jersey Urban Loan Authority •**

**Office of Special Projects •**

# Division on Aging

A major highlight in fiscal 1975 was the passage of legislation returning the Office on Aging to its former divisional status. The year also brought new programs in social services, nutrition, employment, education and training, housing, leisure activities and health services for the elderly.

The Division, for instance, began a Senior Hot Line toll-free telephone information and referral operation in February. Each call that was referred to another agency was followed up to insure that no caller was neglected. The staff cooperated with other state agencies in passing out information on food stamps, SSI, Medicaid, insurance, fuel problems and all kinds of social services.

Many of the Division's new activities were a direct result of the \$8,116,976 in federal funds coming into the State for various aging programs administered by the Division.

Because the Division already had an established network of county offices on aging, it was able to quickly comply with new federal requirements for funding under the Comprehensive Services Amendments to the Older Americans Act.

For fiscal 1975, the Division, acting on behalf of the county offices and in agreement with their area plans for serving the elderly, entered into 64 grant agreements totaling \$1,227,777 with local sponsors for services and projects. These agreements will be transferred to the county offices on January 1, 1976.

In addition, 19 grants were made to the counties totaling \$1,444,754 for services and projects administered by the county offices. Also, \$51,082 in Older Americans Act State Share funds, \$41,659 in State Survey and Demonstration funds, and \$399,018 in Older Americans Act carryover funds from the previous

year were programmed to local providers of services to the elderly, and an additional \$505,664 in local matching resources for fiscal 1975 is anticipated.

In keeping with federal requirements, the counties supplemented their social service programs with information and referral, transportation, outreach and escort services. The Division is responsible for providing technical assistance and evaluating the various projects.

Through an agreement with the Department of Institutions and Agencies, the Department received an additional \$1,143,443 under Title VI of the federal Social Security Act to provide social services to elderly recipients of Supplemental Security Income. The Division awarded six grants from these funds and was processing another eight at the end of the fiscal year.

During the last half of fiscal 1975, the Nutrition Program, another federally supported effort, expanded its network of meal sites and significantly increased delivery of supportive services other than nutrition. Second program year federal funds totaling \$3.3 million under Title VII generated 826,000 meals and services in fiscal 1975.

In-kind local resources such as volunteer services, donated building space, utilities and equipment, and cost-free professional services supplemented federal funds by \$887,000 or 403,000 additional meals and services. The successful linkage of the nutrition projects with a variety of federally funded manpower programs, such as CETA, Operation Mainstream and Green Thumb, resulted in the generation of 182,000 additional meals and services, or \$400,000. Local cash contribution (\$201,000) permitted an increase of 92,000 meals and services. These available services included nutrition education, shopping and escort assistance, transportation, health and welfare counseling and recreation.

A singular accomplishment has been the ability to reach minorities, not only as recipients, but also as providers of nutrition program services. For example, while 7 percent of the population eligible to participate in the program are black, 20 percent of the program participants are black. Spanish-speaking persons represented one percent of the population served although they represent only three-tenths of one percent of the eligible population. Twelve contracts, or 21 percent of the total issued, were awarded to minority organizations. These contracts represented 13 percent of federal funds received or \$413,000.

By the close of the fiscal year, the number of grantees increased from 22 to 24 with the awarding of contracts to the City of Paterson and to Hunterdon County. The number of meal sites increased from 63 to 90 largely because of the impact of \$1,099,500 in purchase-of-service contracts awarded to the Division utilizing federal Title VI Social Security Act funds.

Cooperative agreements were initiated with a variety of departments and agencies which have the capacity to assist the nutrition projects. Outstanding among these is the plan to enable projects to capitalize on the State's volume purchasing capability. Agreement has been reached to permit the Department to place orders from projects with the Department of Treasury, Division of Purchase and Property, for a wide variety of consumable and non-consumable products.

Fifty percent of the nutrition projects have been certified by the U.S. Department of Agriculture to receive food stamps. Since the elderly poor represent the target group to be served, projects were advised to counsel participants on the prudent use of food stamps.

More than 50 percent of the projects have negotiated contracts with the New Jersey Department of Agriculture, Food Distribution Section, permitting them to participate in the donated commodities program. Available commodities have been limited but should appropriate high protein donated commodities become available in sufficient variety and amounts, a substantial increase in the number of meals is possible.

Program staff prepared a "Guide for Modified Diets for Use in the Nutrition Program for the Elderly," and developed an "Evaluation of Title VII Meal Service," for use by staff to monitor menu compliance, food quality and food sanitation at nutrition projects.

The Division also received a \$122,227 appropriation for training activities under Title IV-A of the Older Americans Act.

A number of specialized training programs were conducted for nutrition project personnel, including site managers, fiscal personnel, food services workers, advisory council members and staff, and project directors.

Other training activities included a basic management program for Title III project directors, training for personnel of long-term care facilities in techniques for dealing with confused, disoriented older people and a seminar to acquaint Rutgers University faculty with the

phenomena of aging and how it relates to their academic disciplines.

Training monies also supported a conference for dentists on the dental health care needs of older persons, conducted by the Council on Dental Education, New Jersey Dental Association; a seminar for college faculty to provide a better understanding of the aging process and the relationship of gerontology to higher education, sponsored by the Bergen County Office on Aging; four mini-conferences on the "Quality of Life of Older Women in New Jersey," co-funded by the Division on Women; and the development of a model pre-retirement education program by Montclair State College for use by community adult education agencies, colleges and universities.

During the 1974-75 school year, model community education for aging programs were conducted by the City of Camden, Hunterdon County, Monmouth County, Parsippany-Troy Hills, and Gloucester City to demonstrate the range of possibilities in developing educational programs for older adults which can be replicated by other communities.

A week-long Residential Educational Seminar for Older Americans was held at three state colleges — Trenton, Montclair, and Glassboro — with 100 persons participating in each program. Diversified education programs and recreation and social activities provided participants with an opportunity to develop skills to enhance their lives and encourage them to participate in educational pursuits.

Under Title IX of the Older Americans Act, which is administered by the U.S. Department of Labor, the Senior Community Services Employment Program was implemented in New Jersey by the Division in fiscal 1975 and is now operating in 17 counties.

The Division received \$117,000 to provide paid training to unemployed workers age 55 and older. In turn, it contracted with county governments and County Offices of Manpower Planning were designated to provide training and locate non-subsidized jobs. At year's end, the number of enrollees was 76.

In an effort to find ways to involve more minority older persons in the variety of programs funded by the Division, a two-day conference, "Minorities and Aging," was held.

The Division continued to focus on the housing and supportive services needs of the low- and moderate-income elderly.

During fiscal 1975, new material was distributed providing detailed income and housing data for the Black and Spanish-speaking

PROGRAM AND SERVICE FUNDS FOR THE ELDERLY BY COUNTY  
FISCAL 1975

Counties	Title III Services & Program Funds Contracted for by Division	Federal Carry-over From Previous Years	State Share	Local Share	County Area Plan Grant	Anticipated Local Resources	Total
ATLANTIC	\$ 34,844	\$ 256	\$ —	\$ 35,100	\$ 85,185	\$ 49,149	\$ 204,534
BERGEN	129,553	133,319	9,470	101,484	120,447	40,149	534,422
BURLINGTON	34,593	21,674	6,000	39,311	30,407	10,135	142,120
CAMDEN	50,038	26,479	—	42,818	94,314	56,145	269,794
CAPE MAY	39,861	8,888	835	32,658	32,421	10,807	125,470
CUMBERLAND	30,092	19,301	5,246	25,541	34,908	11,636	126,724
ESSEX	177,624	10,516	—	112,760	165,466	86,977	553,343
GLOUCESTER	39,300	17,957	—	20,753	25,700	8,567	112,277
HUDSON	155,867	33,192	8,084	123,912	107,588	35,863	464,506
HUNTERDON	17,990	8,284	3,624	8,834	56,070	23,024	117,826
MERCER	12,094	4,906	10,000	5,678	105,580	52,361	190,619
MIDDLESEX	16,490	8,500	5,792	10,960	171,971	92,600	306,313
*MONMOUTH	98,326	24,949	200	52,588	—	—	176,063
MORRIS	32,121	4,728	—	28,283	55,335	36,890	157,357
OCEAN	60,743	10,668	8,985	42,189	56,675	27,222	206,482
PASSAIC	91,392	6,244	31,874	65,465	83,086	28,985	307,046
SALEM	32,184	2,060	—	22,829	32,816	10,939	100,828
**SOMERSET	65,000	23,313	—	58,876	—	—	147,189
SUSSEX	35,465	24,381	2,631	24,615	29,535	13,024	129,651
UNION	64,300	9,403	—	35,568	102,150	55,050	266,471
WARREN	9,900	—	—	3,300	55,100	22,819	91,119
<b>TOTAL</b>	<b>\$1,227,777</b>	<b>\$399,018</b>	<b>\$92,741</b>	<b>\$893,522</b>	<b>\$1,444,754</b>	<b>\$672,342</b>	<b>\$4,730,154</b>

\*No Area Plan FY '75

\*\*Total appropriated sum for grants accomplished by Division

populations age 62 and older and age 65 and older, both owners and renters, for the State as a whole and for the counties.

A report on the "Impact of Retirement Communities" and a pamphlet on "The Retirement Community" were printed, and a 30-minute film, "Planning for the Impact of Retirement Communities," was produced. These were based on the findings of a study of retirement communities made by Georgian Court College under a Title III (Older American Act) grant made by this Division.

The Division coordinated a conference, "Housing for the Elderly — Planning and Design," at the Princeton University School of Architecture, the first such conference in New Jersey for architects, planners, housing authorities' staff and housing sponsors.

A Model Project was developed with Plainfield Housing Authority to make loans to elderly homeowners for converting the second floor of their residences into apartments. This pilot project, a first for New Jersey, would give the homeowners additional income to offset spiraling property taxes, while providing additional units for shelter-seeking senior residents.

In another pilot project which would be a first for the State, the Division worked with Galloway Township (Atlantic County) in

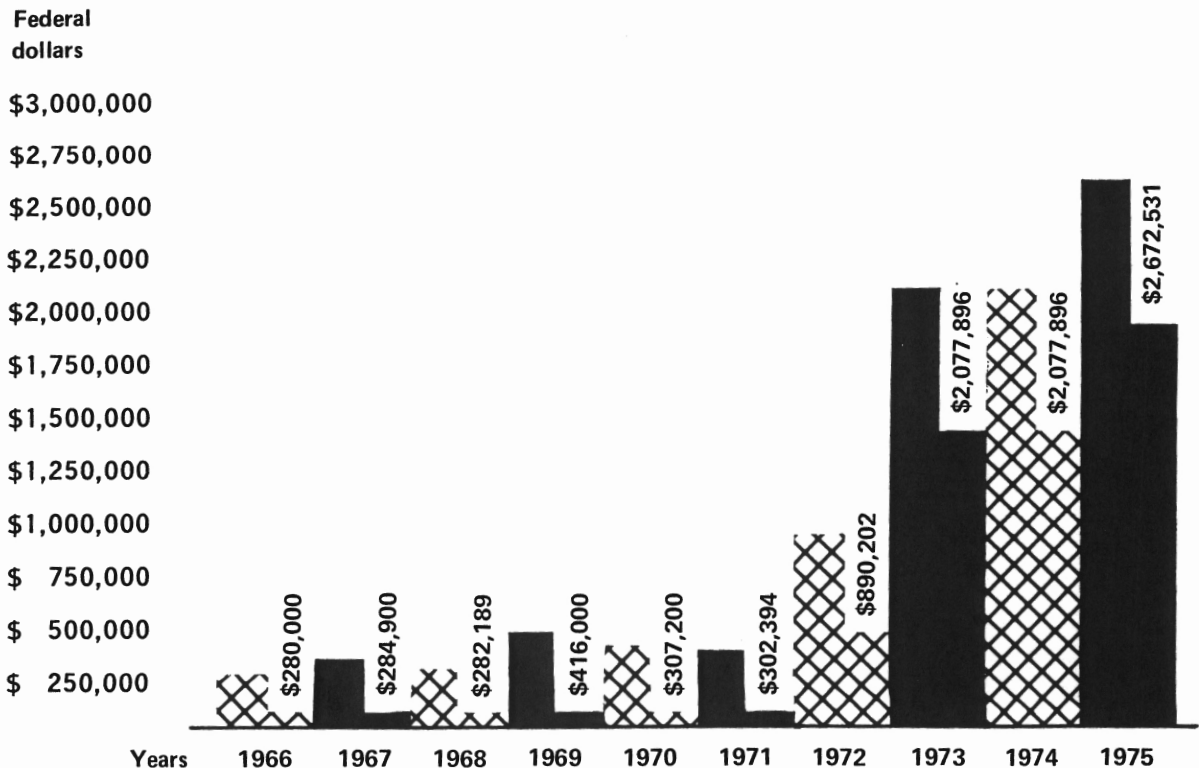
trying to develop a nonprofit mobile home park specifically designed for low- and moderate-income elderly. A nonprofit housing group has been formed, legal counsel has been retained, and an architect and housing planner have been hired.

The Division also continued its pre-retirement educational efforts. It assisted the Management Institute of Glassboro State College, Fidelity Union Trust Company in Newark, Exxon Corporation, Singer Corporation, Bambergers, and Becton-Dickinson Corporation in developing and conducting such programs. For the first time, the Division provided technical assistance and resource people for the civil service pre-retirement programs in the Departments of Community Affairs, Health and Transportation.

In other efforts the Division granted funds to 20 County Offices on Aging and one private social service agency to carry out Phase II of the Supplemental Security Income Alert. Outreach people made over 40,000 contacts, working through communities informing and helping potential SSI recipients to establish eligibility.

The Retired Seniors Volunteer Program has 17 projects covering 18 counties and involving approximately 6,000 seniors in volunteer community service.

### TEN YEAR GROWTH OF TITLE III ALLOCATIONS TO NEW JERSEY



# Division of Human Resources

Responding to federal and state funding actions, the Division changed in scope and program areas during fiscal year 1975 in serving the social and economic needs of the poor.

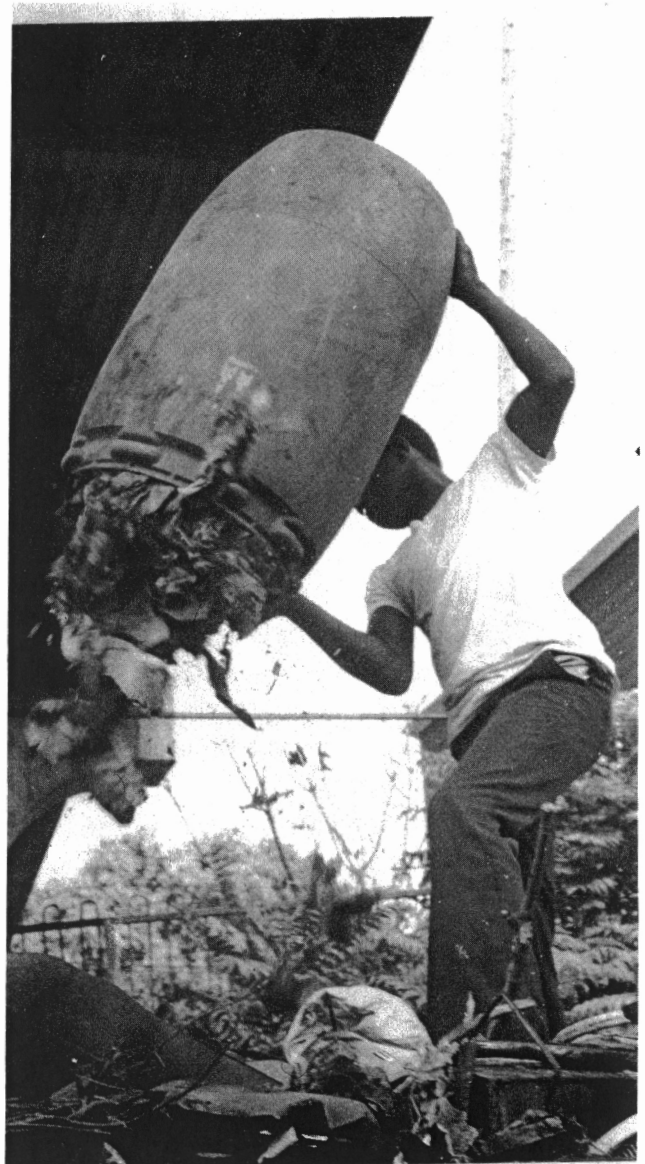
Most noteworthy in the programmatic area was the Division's ability to attract more than \$6 million in federal Purchase of Services funds allocated through the Department of Institutions and Agencies for local social services projects for New Jersey's poor.

Through this grantsmanship effort, \$783,953 in federal funds, matched by \$202,228 in state monies, was awarded to initiate and expand social services to the State's 175,000 Spanish-speaking poor, including education and employment services for Juveniles in Need of Supervision (JINS), family planning and transportation.

Under another Purchase of Services agreement, \$1.6 million was provided to 12 local Legal Services agencies to expand their services in civil matters to the poor, with an additional \$100,000 being allocated to add four attorneys to the State Office of Legal Services staff. Under terms of the agreement, the State contributed one dollar for every three dollars the federal government provided.

The State Office of Legal Services also received a special \$45,000 one-year grant from federal funds administered by the Division on Aging to train senior citizens as legal paraprofessionals. They will work in county offices on aging throughout the State to provide senior citizens with legal information on civil matters.

In addition to new financial support, the Division strengthened its efforts to serve the Spanish-speaking community through the creation of a new Office of Hispanic Affairs in January 1975. In addition to providing technical assistance, the office is designed to administer funds specifically designated for Hispanic programs.



**A Bayonne youth, participating in the Department's Youth in Community Service program, earns his wages by helping with clean-up efforts in the aftermath of severe flooding.**

The Division also played a role in helping its model cities and community development grantees make a smooth transition from federal categorical funding programs to funding under the Community Development Revenue Sharing Act. This legislation required a new form of technical assistance in the preparation of proposals and programs by municipalities. For instance, the Division assisted the communities in preparing a required comprehensive five-year community development plan for the federal government on a relatively short basis. The Division also continued to administer the State's \$2.7 million community development program which attracted \$3,375,417 in federal funds.

A total of 2,830 disadvantaged youths were placed in summer jobs in 1974 through the \$1.2 million Youth in Community Service

**YOUTH IN COMMUNITY SERVICE CORPS  
FISCAL 1975**

<u>Job Slots</u>	<u>Agency</u>	<u>Summer 1974 Program FY '75 Only</u>	<u>Special Projects</u>
	Aces Inc., East Orange	\$	\$ 2,400
	Asbury Park Department of Community Affairs		1,472
35	Atlantic City Department of Community Affairs	16,870	
185	Atlantic Human Resources, Inc.	89,170	12,607
60	Bayonne Economic Opportunity Foundation	28,920	
100	Bergen County Community Action Program, Inc.	48,200	
60	Burlington County Community Action Program, Inc.	28,920	
130	Camden Board of Education	62,660	
70	Camden County Council on Economic Opportunity	33,740	
145	Essex County Youth & Economic Rehabilitation Commission	69,890	
60	Hoboken Organization Against Poverty and Economic Stress (HOPES)	28,920	
60	Long Branch Community Development Program	28,920	
100	Mercer Community Action Council	48,200	
100	Middlesex County Economic Opportunity Corp.	48,200	
125	Monmouth County Community Action Program, Inc.	60,250	
	Montclair YWCA		17,754
60	Morris County Economic Council	28,920	
400	Newark	75,972	
30	New Brunswick	14,460	
	New Jersey Education Consortium, Princeton		89,534
140	North Hudson Community Action Corp.	67,480	
50	Northwest New Jersey Community Action Program, Inc.	24,100	
60	Ocean Community for Economic Action, NOW, Inc.	28,920	9,785
60	Passaic City	28,920	6,511
60	Community Action Council of Passaic County	28,920	
60	Paterson Task Force for Community Action, Inc.	28,920	
80	Plainfield Community Action	38,560	
100	Somerset Community Action Program	48,200	13,272
25	Somerset County Board of Chosen Freeholders	12,050	
75	Southwestern Citizens Organization for Poverty Elimination	36,150	
210	Union County Anti-Poverty Council, Inc.	101,220	
50	United Community Corp.	24,100	
100	United Progress, Inc.	48,200	
40	Woodbridge	19,280	
<b>2,830</b>	<b>TOTAL</b>	<b>\$1,247,232</b>	<b>\$153,335</b>

**PURCHASE OF SERVICES FUNDS  
FISCAL 1975**

<u>Grantee</u>	<u>State Funds</u>	<u>Federal Funds</u>	<u>Total</u>
ASPIRA, Newark	\$ 14,156.64	\$ 40,810.25	\$ 54,966.89
CASA PRAC, Vineland	16,573.54	57,786.73	74,360.27
Child Care Bilingual Programs	50,000.00	272,727.00	322,727.00
COPRA, Camden	13,985.85	41,957.57	55,943.42
FOCUS, Newark	24,667.90	74,003.68	98,671.58
LA CASA, Newark	14,050.75	42,152.30	56,203.05
PACO, Jersey City	22,658.94	67,976.82	90,635.76
Passaic Hispanic Information	6,015.00	18,045.00	24,060.00
PROCEED, Elizabeth	18,517.97	73,095.19	91,613.16
SCOP, Plainfield	21,601.18	95,398.01	116,999.19
<b>TOTAL</b>	<b>\$202,227.77</b>	<b>\$783,952.55</b>	<b>\$986,180.32</b>

**PROGRAM DEVELOPMENT FUNDS  
FISCAL 1975**

<u>Grantee</u>	<u>State Funds</u>	<u>Federal Funds</u>	<u>Total</u>
Camden Regional Legal Services	\$ 8,356	\$ —	\$ 8,356
CEDCO, Trenton	12,000	—	12,000
COPRA, Camden	15,000	112,840	127,840
Farmworkers Corporation, Vineland	25,000	143,232	168,232
HERMES, Atlantic City	2,500	—	2,500
Livingston College Neighborhood Education Center	10,000	—	10,000
MIZPAH, Atlantic City	21,666	—	21,666
NARCO, Atlantic City	15,000	—	15,000
Newark Community Center for the Arts	10,000	—	10,000
PACO, Jersey City	10,000	80,311	90,311
Puerto Rican Congress, Trenton	65,000	160,000	225,000
<b>TOTAL</b>	<b>\$194,522</b>	<b>\$496,383</b>	<b>\$690,905</b>

**LEGAL SERVICES FUNDING  
FISCAL 1975**

<u>County Legal Services Offices</u>	<u>State</u>	<u>Federal</u>	<u>Total</u>
Bergen	\$ 12,834	\$ 91,005	\$ 103,839
Camden	41,902	125,706	167,608
Cape-Atlantic	4,667	14,001	18,668
Essex-Newark (3 projects)	57,934	288,162	346,096
Hudson	24,501	73,503	98,004
Mercer	15,167	45,551	60,718
Middlesex	22,167	125,705	147,872
Morris		125,705	125,705
Ocean-Monmouth	23,334	70,002	93,336
Passaic	24,501	98,004	122,505
Somerset-Sussex	41,902	125,705	167,607
Union	14,001	42,003	56,004
<b>TOTAL</b>	<b>\$282,910</b>	<b>\$1,225,052</b>	<b>\$1,507,962</b>

Corps Program. Several changes have been made as the result of evaluations conducted in the summer of 1974. Greater encouragement, for example, is being given to grantees for establishing meaningful job opportunities such as teaching assistants, health aides and community service workers. Emphasis also is placed on counseling and other social services.

As a part of its program development activities, the Division completed negotiations with SLEPA, the Department of Labor and Industry and the Department of Institutions and Agencies for development of JINS programs which required local state matches.

Technical and financial assistance continued to be provided to the State's 23 community action agencies. Because of the new federal

**COMMUNITY DEVELOPMENT PROGRAM  
FISCAL 1975**

<u>Grantee</u>	<u>State</u>	<u>Federal</u>	<u>Total</u>
Asbury Park	\$ 75,000	\$ —	\$ 75,000
Atlantic City	85,525	—	85,525
Bridgeton	59,115	—	59,115
Camden	117,000	—	117,000
Deptford Township	14,785	—	14,785
East Orange	115,000	179,746	294,746
Englewood	25,000	—	25,000
Essex County Park Commission	12,000	—	12,000
Ewing Township	83,000	850,000	933,000
Hoboken	90,000	112,362	202,362
Jersey City	150,376	621,179	771,555
Long Branch	200,000	—	200,000
N.J. Highway Authority	25,000	—	25,000
Newark	300,000	153,549	453,549
North Hudson Regional Council of Mayors	150,000	—	150,000
Orange	175,000	—	175,000
Passaic	75,035	—	75,035
Paterson	125,737	510,000	635,737
Perth Amboy	151,540	146,588	298,128
Phillipsburg	75,000	—	75,000
Plainfield	235,002	470,287	705,289
Rutgers University	11,011	—	11,011
County of Salem	66,000	—	66,000
Trenton	245,336	331,706	577,042
Wildwood	65,000	—	65,000
<b>TOTAL</b>	<b>\$2,726,462</b>	<b>\$3,375,417</b>	<b>\$6,101,879</b>

Community Services Act, the Division is expected to assume a broader role and perform additional functions to serve community action programs in fiscal 1976. For example, plans are being made to devote more attention to locating and procuring additional funding. More specialized technical assistance will be provided in such areas as health, migrant affairs, education and employment.

The Division provided \$430,000 for neighborhood education centers sponsored by eight New Jersey colleges to assist actual and potential high school dropouts. During the fiscal year, one of the centers, administered by Dartmouth College and located in Jersey City, expanded its efforts into ten public schools and received a \$5,000 award from Western Electric Corporation for outstanding educational achievement.

**ECONOMIC OPPORTUNITY GRANTS  
FISCAL 1975**

<u>Grantee</u>	<u>State</u>	<u>Federal</u>	<u>Total</u>
Atlantic Human Resources, Inc.	\$ 50,000	\$ 106,260	\$ 156,260
Bayonne Economic Opportunity Foundation	16,000	93,000	109,000
Bergen County Community Action Program, Inc.	7,300	—	7,300
Burlington County Community Action Program, Inc.	10,595	118,771	129,366
Camden County Council on Economic Opportunity	28,000	—	28,000
Essex County Youth & Economic Rehabilitation Commission	20,000	140,720	160,720
Hoboken Organization Against Poverty & Economic Stress (HOPES)	20,000	20,902	40,902
Jersey City Dept. of Community Affairs	10,000	—	10,000
Mercer Community Action Council	20,000	25,716	45,716
Middlesex County Economic Opportunities Corp.	10,000	6,515	16,515
Monmouth County Community Action Program, Inc.	22,000	23,036	45,036
Morris County Economic Council	28,799	102,664	131,463
Morrow Association on Correction	25,000	24,787	49,787
North Hudson Community Action Corp.	18,000	13,131	31,131
Northwest New Jersey Community Action Program, Inc.	18,000	6,942	24,942
Ocean Community for Economic Action NOW, Inc.	35,200	376,625	411,825
Paterson Task Force for Community Action, Inc.	11,700	557,300	569,000
Passaic County Community Action Council	21,500	37,648	59,148
Community Action — Plainfield	13,500	21,100	34,600
Southwestern Citizens Organization for Poverty Elimination	26,000	45,228	71,228
Somerset Community Action Program	21,000	—	21,000
Union County Anti-Poverty Council, Inc.	28,000	15,485	43,485
United Community Corp.	40,000	55,370	95,370
United Progress, Inc.	24,900	24,425	49,325
<b>TOTAL</b>	<b>\$525,494</b>	<b>\$1,815,625</b>	<b>\$2,341,119</b>



# Division on Women

A Division on Women and an 11-member Advisory Commission on the Status of Women were established during the 1975 fiscal year.

In five months of operation, the new Division moved aggressively to identify priorities, improve employment opportunities for women, provide informational and supportive services and to advocate legislation that would benefit the women of New Jersey. A large part of its activities were devoted to coordinating the resources and gaining the support of other state agencies and private organizations in expanding services and programs for women.

One result was the approval of a \$50,000 grant by the New Jersey Department of Labor and Industry from federal Comprehensive Employment and Training Act funds. The Division has transmitted these funds as \$5,000 grants to 10 women's centers in four and two-year colleges to strengthen and expand employment and career counseling for women.

In addition to training, affirmative action information and job counseling, a number of the centers are planning special programs to serve such groups as homebound women reentering the job market, the Spanish-speaking woman, low-income women and those without college backgrounds.

The Division also awarded a \$28,035 grant to Womenpower,

Inc., a nonprofit organization in Chatham, which will coordinate the activities of the ten centers and provide technical assistance.

The efforts of the centers will be further enhanced through a \$30,000 contractual arrangement between the Division and the Department of Labor and Industry under which each of the State's 40 employment offices will assign a special counselor to deal specifically with women's employment problems. In addition, two State Employment Services interviewers will regularly visit each center making available up-to-date job listings from the state job bank machine.

On the legislative front, the Division testified in support of legislation which would improve day care opportunities for the children of working mothers, revise veteran's absolute preference on civil service entry examinations, and eliminate discrimination in the state pension deduction system.

To provide an opportunity for informational exchange and establish priorities, the Division held a conference at Middlesex County College for about 150 representatives of statewide women's organizations, the State Legislature and key women leaders in the State.

In conjunction with the Division on Aging, it sponsored four "consciousness-raising" mini-conferences throughout the state for women 45 years and older.

The participants had an opportunity to identify personal and community needs, review available and needed resources and plan action to satisfy their identified needs.

The Division on Women also is working with the Division on Aging and several pharmaceutical firms on scheduling conferences on menopause.

In another educational effort, the women's agency was able to secure \$1,500 in matching funds from the New Jersey Historical Commission to complete a bibliography of women in New Jersey.

To ensure that state government agencies are alerted to the needs of women and to guide them in activating responsive services and programs, the Division established an Ad Hoc Committee of representatives from all the state departments. It worked with state agencies, as well as private organizations, to develop career mobility and affirmative action programs for women in state government, initiate programs for female offenders, eliminate discrimination in higher institutions of learning, encourage appointments of qualified women to advisory boards and commissions and resolve complaints about legal rights, credit and discrimination. It also became involved in planning New Jersey's participation in International Women's Year.

# New Jersey Urban Loan Authority

The New Jersey Urban Loan Authority approved direct and guaranteed loans in fiscal 1975 totaling \$1,749,000 for 22 small businesses, making it the most productive and ambitious year since the Authority's inception six years ago. Of this, \$316,500 was approved in direct loans and \$1,432,500 in guaranteed commercial loans. This ratio indicates greater bank participation in the Authority's program, the result, in part, of the Authority's "Bank Call" Program initiated this year, through which the Authority personally contacts banks throughout the State to acquaint loan officers with the Authority's lending program.

Many failures can be avoided if the small business owner receives the necessary management assistance at the appropriate time. Therefore, one of the major objectives of the Authority is to provide the necessary technical assistance to strengthen the management capabilities of the small businessman. Through the Authority's technical staff, the small business entrepreneur has access to financial, marketing, management, and sales expertise.

In terms of measurable impact, the loan activity for this report period has created or sustained 541 jobs for persons in economically



**ULA loans sustain or create business in the State's depressed areas.**

depressed areas. In this way, the Authority is helping to create business and employment opportunities in areas where they are lacking because conventional business loans are unavailable.

Under the Business Incentive Loan Act of 1969, the Authority may lend a maximum of \$250,000 to a single borrower for up to ten years charging interest not lower than one percent nor more than the current market rate in the area.

The Authority also has been providing technical and managerial assistance to insure that the enterprises are operating in accordance with sound business principles. The technical assistance is keyed to furthering the establishment, growth, and success of the small business.



There are no losers in the annual Special Olympics and Tournament of Champions competitions.

# Special Olympics

# Tournament of Champions

Some 30,000 mentally retarded and physically handicapped New Jerseyans participated in athletic meets during fiscal year 1975 administered through the Office of Special Projects. The Special Olympics for the mentally retarded was awarded a \$29,500 grant from the Department, and the Tournament of Champions for the handicapped received \$15,000 from the Department to run the respective county, regional and state meets.

The Special Olympics and Tournament of Champions held county and regional meets

from March through May, followed by state finals on June 7 at McGuire Air Force Base and June 14 at Monmouth College, respectively.

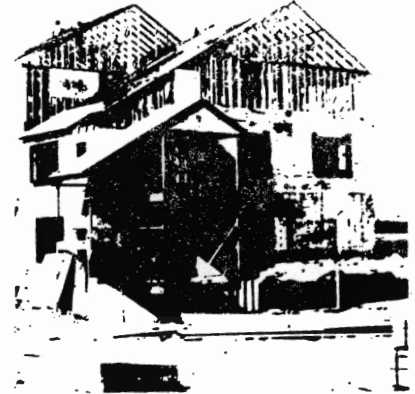
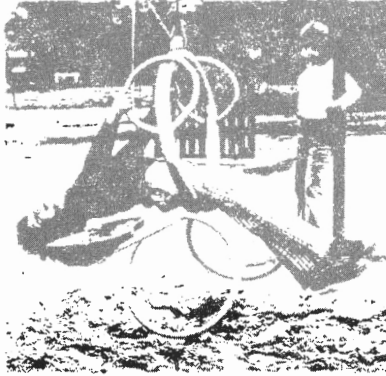
The main goal is to reach and inform the retarded and handicapped people and their families of the athletic programs available for them and toward development of a year-round program.

Volunteers coaching and training the handicapped expended an estimated 120,000 man hours.

Seventy-five New Jersey Special Olympians, chosen from the

winners of the State finals, attended the International Meet held in Michigan. A training program was prepared for the track and field competitors. Travel expenses, uniforms and athletic equipment were provided through donations from various groups throughout the State.

With the help of the Department's federal liaison officer and outside consultants, a proposal on Leisure Time Education for the Handicapped was prepared and submitted for federal funding.



# PLANNING FOR NEW JERSEY

Division of State and Regional Planning •

Hackensack Meadowlands Development Commission •

# Division of State and Regional Planning

During the past fiscal year, the Division created a new Bureau of Urban Planning primarily to provide a technical response at the State level to many of the pressing issues raised by: (1) several New Jersey Court cases regarding fair share housing in New Jersey; (2) passage of the federal Housing and Community Development Act of 1974; and (3) continuance of Planned Unit Development (PUD) as a major development force in New Jersey.

Housing research efforts culminated in the publishing of a report entitled, "An Analysis of Low- and Moderate-Income Housing Need in New Jersey." This report, officially released by Governor Byrne on May 7, 1975, reflects an improved assessment procedure of New Jersey's housing problems in many areas. First, it employs the most accurate census data and methods available. Second, the report focuses on those most affected by housing problems — low- and moderate-income households. Third, the report contains information that delineates the varying types of shelter problems facing New Jersey's residents. Fourth, and most important, for the first time, housing problems have been enumerated at the municipal level.

In the area of community development revenue sharing, the Bureau played a major role in the provision of direct technical assistance to more than 20 local and county governments in the preparation of community development applications. Also, the Bureau was engaged in the preparation and dissemination of two technical bulletins designed to aid local governments further in application preparation. The publications were, "Guide to the Preparation of a Housing Assistance Plan," and "A-95 and Environmental Review Procedures Including Assurances and Documents." Additionally, the Bureau reviewed and commented on approximately 100 community development applications in an effort to assist the applicants in their final submission to the Department of Housing and Urban

Development (HUD), as well as assisting HUD in its review process.

The Bureau also provided technical assistance to municipalities in the review of PUD ordinances and plans. In furtherance of this effort, two publications entitled, "Mechanisms for Common Ownership in Planned Unit Development," and "Evaluating the Fiscal Impact of the Planned Unit Development" were prepared. The former attempts to provide some explanation of the alternative mechanism for common ownership, e.g., homeowners association and community trust, as they occur under the various circumstances of development. The latter publication deals with the cost/revenue aspect of planned unit development.

Lastly, a major new program dealing with the Jersey City waterfront was initiated and will continue into the next fiscal year. The purpose of this program is to coordinate the activities of the various governmental agencies involved in the redevelopment of the Jersey City waterfront. The Bureau will provide a mechanism for the identification and resolution of problem areas and aid in marshalling federal, state, county and local resources so that they will be used in a most thorough and effective manner.

Other technical assistance activities of the Division also have expanded. As a result of previous efforts, the Division has participated to a greater extent in programs of the Department of Environmental Protection (DEP). While review of project applications continues for the coastal area, a commitment has been made to provide planning services to DEP's Coastal Planning Program as related to the Federal Coastal Zone Management Program.

The report, entitled "Secondary Impact of Regional Sewerage Systems," has been printed and is to be distributed by the Department and by the U.S. Environmental Protection Agency. Done at the request of the N.J. DEP, the effort has produced mutual working relationships that are the basis for continuing liaison.

More specifically, the Division is presently formulating technical working relationships with the Division of Water Resources to assist in the Areawide Waste Treatment Management Program (208) and other water quality areas. This federal program requires a significant input from land use and development planning considerations. Contracts have also begun with the State Bureau of Air Pollution Control for planning assistance.

A significant effort has begun in the area of growth management in connection with Rutgers, the State University. The Division is working



**Planned Unit Developments are a growing area of concern in New Jersey.**

to develop a planning and zoning system that will identify the most important elements of growth and systematize them over segments of time (e.g., 10 year periods) so that land use decisions will not be made with a minimal appreciation of the various factors necessary to rationalize and sustain them.

The Division also has made progress in meeting its two central statewide planning responsibilities — creation of a state development plan and assisting with the coordination of the programs and policies of other state departments which affect the growth of the State. It is expected that the first draft of the development plan will be published during the 1976 fiscal year.

The Comprehensive Development Plan, which is essential to the coordination of state and local policy toward growth, is also a key element in the land use plan required by the U.S. Department of Housing and Urban Development. The land use plan, funded by the 701 federal program, is due August 1977.

Both activities — planning and coordination — rest on a solid foundation of discussion and review of county and state planning objectives. Staff members have visited with the county planning staffs of all New Jersey counties, and will be continuing this kind of discussion throughout the coming years. The staff has also been in continuous contact with other state agencies, reviewing their plans and programs, and determining how they fit into the overall state growth planning framework.

Activities under the federal A-95 review process increased dramatically in the past fiscal

year. Not only did the number of regular applications for federally aided projects almost double to a figure of 1,138, but the Division's review and coordination responsibilities were expanded to two new areas. This is the result of the implementation of two federal acts, the Comprehensive Employment and Training Act of 1973 (CETA), and the Housing and Community Development Act of 1974. In fiscal year 1975, 135 community development and 66 CETA applications for review and comment from public agencies were processed.

On the basis of a thorough re-evaluation of the A-95 process, new, more efficient procedures and formats were developed to permit the Division to meet the increased demands created by new activities in addition to the normal increase in application workload.

As part of its long-range facility planning activities, the Division participated, with the Department of Treasury, in two studies — the State Office Space Study and the State Surplus Lands Study. State real property review and disposal work also continued as well as distribution of land use information in the form of maps and tabulations. Because of the tremendous demand for tabulations dealing with the intensity of urbanization in the State, two tabulations are now in their second printing. These documents are PT-1, "New Jersey County and Municipal Work Sheets," which displays municipal and county population, land areas and densities, and PT-6, "New Jersey Municipal Profiles Intensity of Urbanization," which displays changes in the density and character of municipalities and counties in New Jersey.

# Hackensack Meadowlands Development Commission

During the past year, the Hackensack Meadowlands Development Commission (HMDC) has made a major thrust forward in meeting the objectives of its legislative mandate to provide for the orderly development of the Meadowlands District, protect and preserve the 19,000 acres of valuable wetlands in Bergen and Hudson counties, and provide disposal facilities for the massive and rapidly accelerating solid waste tonnage entering the Meadowlands from 118 Northern New Jersey communities.

After years of exhaustive, in-depth research and study, the HMDC has finalized plans for a comprehensive solid waste management program for the disposal of 45,000 tons of refuse entering the Meadowlands District weekly. The program provides for the creation of a unique 2,000 acre recreation area containing wildlife and upland park preserves, golf courses and athletic facilities and includes the preservation of an environmentally scarce 99-acre impounded marsh area sought by Bergen County for use as landfill.

The overall plan, which addresses a critical environmental concern, incorporates baling and resource recovery facilities, two of the most reliable and advanced techniques for handling large volumes of solid waste. Both systems will be developed and installed concurrently with the initial target dates of January 1, 1977, and November 1, 1977, respectively. In combination, the facilities will initially be capable of disposing of 27,000 tons of solid waste per week, expandable to 48,000 tons weekly.

The bales generated by the baling facility will be used for the creation of a 2,000-acre recreation area, of which 750 of these acres are already preserved for this purpose at the Sawmill Creek Wildlife Management Area.

Both proposed systems meet the Commission's stringent criteria for a plan which is sound from an economic, environmental and engineering standpoint. The balers, which are scheduled to handle approximately three eighths of the refuse, were selected because they are relatively inexpensive to purchase, easy to install, reliable, and provide a useful end product. The resource recovery modules, scheduled to handle the remaining refuse, have proven to be flexible and function well. The end-product generated by this process can be used as a supplemental fuel because of its comparatively high BTU content. Additionally, the system provides for the recovery of ferrous materials and produces an inorganic, inert and non-polluting fill.

Despite a sagging economy and a general feeling of uncertainty permeating the business community, development activity in the Meadowlands District continues to accelerate and diversify. During the year, more than 350 new projects were reviewed by the Commission, representing a full range of commercial, residential and industrial activity, which has quadrupled in the Meadowlands since the agency's creation in 1969 when only 75 projects were reviewed.

Certificates of occupancy for development or improvements to existing structures totaled \$38,765,318 and generated 2,969 new job opportunities during the year. The District's proximity to skilled labor, abundant markets and the nation's Northeastern transportation corridor, coupled with the innovative concept of the Commission's Master Plan, accounts for the continued transformation of the Meadowlands into a unique community.

One of the most ambitious projects presently being undertaken is a unique, multi-family development in Secaucus consisting of 632 dwelling units comprising 10 three-story apartment buildings and 113 two-story townhouse apartments to be constructed on a 134-acre tract along the east bank of the Hackensack River and an office-motel complex consisting of a 200-unit, seven-story hotel and conference facility. The plan features 126 acres of open space — 99 of which are wetland and shallow tidal bays, with the balance in upland parks.

Other major developers have pursued multi-storied, office-warehouse structures to accommodate the needs of tenants who have chosen the meadowlands' location as the site for future growth and expansion.

Anticipating the need for additional mass transit services for successful implementation of the

Commission's Master Plan, the HMDC has begun a comprehensive study in this area.

The first of the three district phases of the study program was published this year, addressing the urgent problem of providing adequate mass transit to the Sports Complex for its opening season in 1976. In addition, the HMDC expects to undertake a mass transportation study for the entire Meadowlands District under the sponsorship of the Tri-State Regional Planning Commission.

Staff environmentalists continue to pursue preservation and pollution abatement efforts with success. New and greater varieties of flora and fauna are appearing in the Meadowlands, indicating that past land abuses are being corrected. These include stripers, alewife herring and white perch. Research efforts have culminated in a detailed published inventory of the wetland bio-zones of the Hackensack Meadowlands.

During the past year, the HMDC combined research efforts with the New Jersey Institute of Technology and the Woods Hole Oceanographic Institution into the dynamics of the functioning of urban marshes and their response to the nitrogen loadings received daily from the sea and sewage treatment plants. Since nitrogen is such a vital component of the Meadowlands' eco-system this research was specifically designed and conducted to determine the role nitrogen plays as a nutrient and fertilizing agency in the estuary and the role

urban wetlands play in the treatment of such wastes.

Further research designed and sponsored by the Commission has indicated that nitrogen and phosphorous levels in the Sawmill Creek Wildlife Management Area are compatible with the plankton population native to this portion of the estuary. This laboratory research was specifically formulated to aid in the design and upgrading of sewage treatment plants in the Hackensack Meadowlands District.

Water quality monitoring continues to show an increase in the dissolved oxygen levels in the river, thereby demonstrating the continued healthful restoration of the Hackensack River.

The Commission has published a study of the water supply capabilities of Northern New Jersey which was designed to anticipate water supply needs in the Meadowlands District.

The Army Corps of Engineers, in cooperation with the Commission, completed a computer modeling of tidal flooding pathways within the Hackensack Meadowlands Land Use Control District.

To facilitate the Commission's Open Space Plan, the HMDC entered into 5-year easement agreements with Jersey City and the Public Service Electric and Gas Company to provide nature trails to enable the Commission to more thoroughly research and protect the delicate balance of nature necessary for the maintenance and continued restoration of this unique marsh-estuary.



New and greater varieties of flora and fauna are appearing in the Meadowlands.

NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS – FISCAL YEAR 1975 BUDGET\*

OPERATIONS

Division of Human Resources	\$ 707,455
Division of Housing and Urban Renewal	1,457,837
Division of Local Government Services	1,026,362
Division of State and Regional Planning	836,157
Management and General Support	671,966
Hackensack Meadowlands Development Commission	450,000**

Total Operations \$ 5,149,777

STATE AID

Administration	541,990
Economic Opportunity Programs	1,030,000
Safe & Clean Neighborhoods Program	12,000,000
Youth Employment Program	1,664,356
Model Cities – Community Development Assistance	2,683,000
Internships	275,000
Revolving Housing Development and Demonstration Grant Fund	2,420,000
Urban Renewal Assistance not to exceed 50% of local share	780,000
Code Enforcement and Housing Inspection	800,000
Relocation	700,000
Neighborhood Education Centers	430,000
Interlocal Services	650,000
In lieu of tax payments:	
Trenton	560,000
Ewing	300,000
Municipal Staff Interchange Assistance	25,000
Franchise Tax Replacement, P.L. 1972, C.211	800,000**
Supplementary Municipal Aid in accordance with provisions of enabling legislation (Urban Aid)	36,693,906
Program Development	550,000
Interest on State Housing Assistance Bonds Act of 1968	663,300
County Offices on Aging	299,000
STAPLE	180,000

Total State Aid \$64,045,552

GRAND TOTAL \$69,195,329

MAJOR FEDERAL PROGRAMS

FISCAL 1975 EXPENDITURES

Comprehensive Planning (701)	\$1,129,000
Older Americans Act	3,271,000
Older Americans Nutrition Projects	3,308,000
Puerto Rican Congress	160,000
Rehabilitation of Indigent Offenders in County Jails	150,000
Technical Assistance (Economic Opportunity Act)	644,000
Various Aging Model Projects	398,000

Total \$9,060,000

\*Source: Fiscal Year 1975 State Appropriations Act

\*\*In addition to the appropriation, the unexpended balance, as of June 30, 1974 in these accounts were reappropriated.





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