

# COMMUNITY

A Publication of the New Jersey Department of Community Affairs

## **First Stage of Master Plan For Hackensack Meadows Is Adopted by Commission**

The Hackensack Meadowlands Development Commission adopted the first stage of its master plan for the 18,000-acre Meadowlands District at a public meeting in Lyndhurst November 25.

Highlighting the plan are regulations that would temporarily withhold from development about 10,000 acres of land in the district (see map at left), while permitting development to proceed elsewhere in the district. The Commission said that the 2,500 acres of vacant land on which development would be permitted was more than 10 times the present annual rate of development in the district.

The interim zoning regulations governing the location of development will expire within two years, or upon promulgation by the Commission of definitive zoning regulations.

Other components of the first stage of the master plan include a resolution establishing the Commission's objectives, standards and principles; district subdivision regulations, and a district building code.

The Commission, as required by law, has presented the plan to the Hackensack Meadowlands Municipal Committee for approval. The Municipal Committee consists of the mayors of the 14 municipalities with land in the district. The Commission will also present the plan to the public at hearings January 6 in the Bergen County Courthouse, Hackensack, and January 7 in the Hudson County Administration Building, Jersey City.

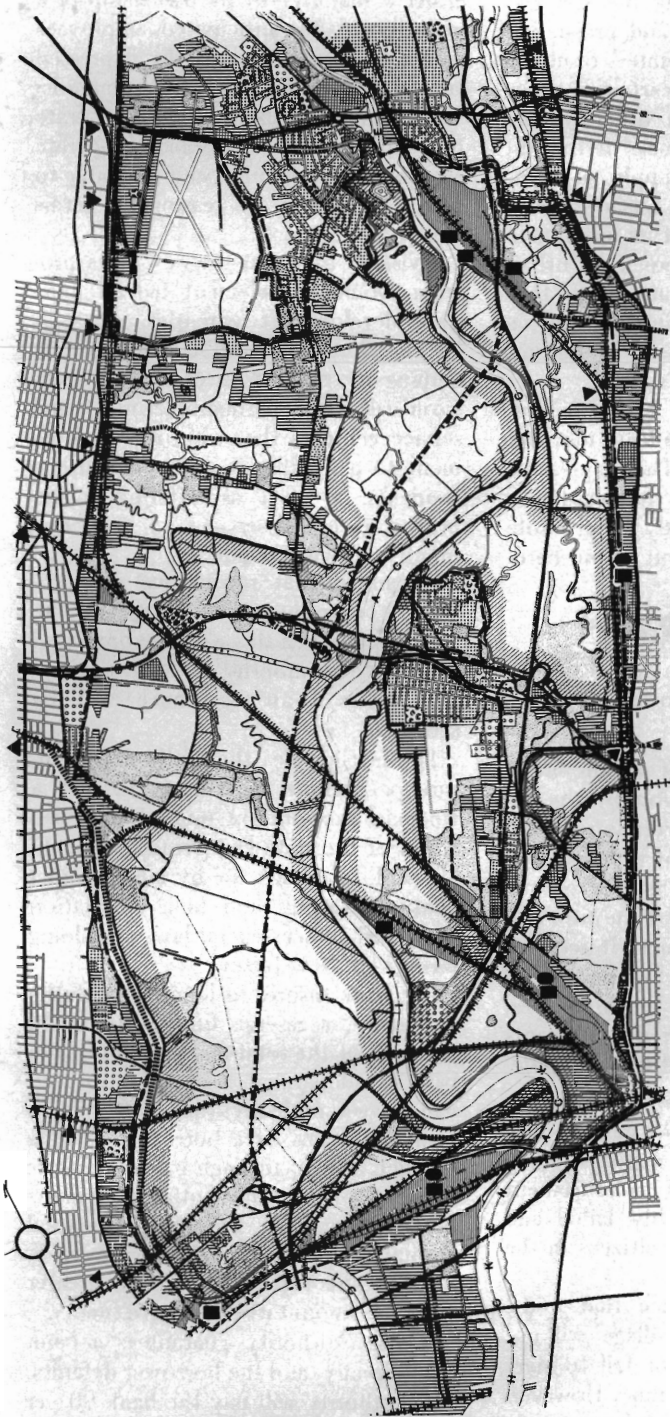
The State Legislature, in the law creating the Meadowlands Commission, provided for the Commission to prepare its master plan in stages. This method enables the Commission to fulfill its obligation to begin quickly to regulate Meadowlands development, while at the same time to proceed in a thorough fashion with the complex technical requirements of preparing the overall plan.

Community Affairs Commissioner Paul N. Ylvisaker, chairman of the Meadowlands Commission, said, "The first stage of the master plan is only a first step, but it is a crucial one toward the ultimate realization of the full environmental, economic and developmental potential of this great land resource.

"The first stage is more craft than art, more workmanlike than glamorous, more technical than philosophical, and more deliberate than dramatic. It sets the groundwork for the very exciting work that is to follow."

The first stage presents the research findings of the Commission with regard to recent land use and absorption trends in the Meadowlands District. According to the findings, approximately 942 acres of land within the district were developed between 1964 and 1969, of which an overwhelming proportion — 883 acres — was put to industrial use. The average annual rate of development was 188 acres.

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**RESERVED FOR FUTURE USE** — The "planning areas" outlined in green above have been temporarily withheld from development by the Hackensack Meadowlands Development Commission because of their critical importance to the future of the Meadowlands District. All of the Hackensack River frontage within the District, plus strategic lands near transportation interchanges, are within the planning areas. Elsewhere, development may proceed according to standards.

## **Legislature Creates Urban Loan Authority within Department**

A pioneering state program to provide financial backing to business ventures in economically depressed areas of New Jersey has been passed by the Legislature and signed into law by Governor Richard J. Hughes.

The law, the Business Incentive Loan Act, creates a \$2-million fund for making, insuring and guaranteeing loans to eligible borrowers for establishing themselves in business or professional practice. The law also creates a three-member New Jersey Urban Loan Authority to administer the loan program.

The Authority is established within the Department of Community Affairs, with the Commissioner of Community Affairs as its chairman. The other members are the Commissioner of Banking and Insurance and the State Treasurer.

In addition to making loans and insuring and guaranteeing loans made by commercial banks, the Authority is empowered to offer managerial and technical assistance to qualified borrowers.

## **Retirement Disclosure Act Becomes Law**

The Retirement Community Full Disclosure Act, which Governor Richard J. Hughes termed "one of the most important pieces of consumer protection legislation proposed in my Annual Message to the Legislature," has been signed into law.

The act requires developers of "retirement community" types of real estate subdivisions to register with the State before being permitted to advertise or sell any lots or dwellings.

The Department's Division of Housing and Urban Renewal is designated as the enforcement agency. Along with its powers to register retirement community developers, the Division is authorized to promulgate rules governing registration; to revoke registrations when the law or the rules are violated; to conduct its own investigations of suspected violations, for which it may subpoena witnesses; and to issue cease and desist orders.

The law, long advocated by the Department's Division on Aging, provides for imposition of fines and jail penalties for willful violation of the act.

A statement accompanying the act said that its intent was "to prevent deceptive and fraudulent advertising to a

The maximum amount the Authority can lend to a single borrower is \$250,000. The loans and guarantees may not exceed 10 years.

The Legislature declared in the law that "a serious public emergency exists affecting and threatening the welfare, comfort, health, safety and prosperity of the people of the State" resulting from the existence of "certain areas in which employment and other opportunities are lacking because of the absence of an adequate supply of commercial capital loans to businessmen."

It further declared that its intent was "to promote the development of urban areas" through the program. It said that the legislation "would further the national policy of 'black capitalism' enunciated by President Nixon."

Commissioner Paul N. Ylvisaker said, "This legislation is a significant new step for state government. This represents the first major effort by the Legislature and Administration jointly to promote the economic development of our hard-

sector of the population which has become most susceptible to such practices during the last few years."

It requires disclosure of specific financial and other information by the developer, as well as information on the physical characteristics of the proposed development, the legal status of the property, the condition of the title and instruments of conveyance. It requires the developer to submit for approval all promotional or advertising brochures, and to prepare approved statements which shall be submitted to the public.

In signing the bill on December 2, Governor Hughes said, "We have already had one experience too many with the inadequate financing of a 'retirement village' which subsequently failed and left many of our elderly citizens in the lurch....

"No law can guarantee that a developer of a 'retirement village' will not ultimately go bankrupt or fail to meet his obligations to the public. However, this bill presents a sound first step in minimizing the risk to the public of that eventuality."

The law becomes effective 180 days after enactment.

pressed inner core cities by directly supporting the entrepreneurial efforts of urban residents themselves."

To qualify for loan assistance from the Authority, the applicant — an individual or organization — must have either a majority of its ownership or a majority of its anticipated employees drawn from an economically depressed area as defined by Authority standards.

The applicant also must demonstrate that he has the skills needed to operate a business successfully, and is unable to obtain financing at reasonable terms from other sources.

Ylvisaker said that the new state program would complement federal business development activities.

"The Authority will concentrate on helping to establish medium-sized, economically viable manufacturing and service ventures that will offer employment to a significant number of urban residents, as well as offering an improved level of services to the community," Ylvisaker said.

He added that regulations and procedures were being developed by the Authority. When this work is completed within a few months, he said, applications for loan assistance will be accepted.

The law enables the Authority to insure or guaranty any loan made by a financial corporation under the supervision of the state Department of Banking and Insurance, or by any national bank or savings and loan association organized under federal laws and doing business in New Jersey.

If a bank insures its loans through the Authority, a reserve fund equal to 20 per cent of the total face amount of the bank's outstanding loans thus insured will be set aside by the Authority to back the loans. If a borrower defaults on such a loan, through business failure or other reason, the Authority will reimburse the bank for up to the total amount of the reserve fund. The bank would assume the risk for losses greater than the amount of the reserve fund.

If the Authority guarantees a bank loan directly, and the borrower defaults, the Authority will pay the bank 90 per cent of the unpaid principal.

The act permits the Authority to hire an executive director and staff. It also provides for an eight-member Urban Loan Advisory Council.

## **Pompton Lakes, Passaic County Suburb, Gets Tips on More Efficient Services Through DCA Administrative Study**



**EXTENDING THE HELPING HAND** of state government (above, left) is Community Service Officer Roy Blumenthal, meeting Mayor John D. Sterling and Police Chief William Charles on one of his frequent visits to Pompton Lakes. (Lower right): Blumenthal interviews the Mayor in his office. (Upper right): The three men tour a park.

The Borough of Pompton Lakes is a typical North Jersey suburb.

Its single family homes flank tree-lined streets. Superhighways connect it to Manhattan, where many of its residents work. During the postwar years, the borough experienced rapid growth, but the population influx, while still rising, has leveled off as the suburban migration wave rolls farther west.

Its assets have made the community, nestled in Passaic County's scenic Wanaque Valley, a desirable location for families moving away from the cities. Its high level of municipal services is also an attraction, but the services are becoming more and more expensive. Property taxes have risen by more than one-third in the current decade alone.

Anxious to maintain its services and to prepare for future needs, the Borough Council recently asked the Department's Office of Community Services to review its municipal operations. As a result, a 61-page study was completed last month by Roy S. Blumenthal, a community service officer. The borough paid one-third of the \$1,330 cost of the study.

Such studies are one of the ways the Office of Community Services offers to help local units of government.

"Our aim is to assist local government in providing residents with the highest level of services in the most efficient and economical way," said John W. Gleeson, director of the office.

In the last two years, Community Services has completed 41 studies for 30 municipalities and one county. Additional studies are under way in 17 municipalities.

Besides general administrative studies, such as Blumenthal's, the office has prepared reports on personnel, public works, recreation, police, code enforce-

ment, capital planning, and purchasing operations. It has issued studies on the feasibility of intermunicipal consolidation, although none of the communities requesting such studies have yet merged.

Gleeson said the studies would be used as models to guide other communities of similar size faced with similar problems.

Blumenthal's study was divided into two parts. The first part presented a thorough picture of Pompton Lakes, pointing out its strengths and problems. The second part contained recommendations for improvement.

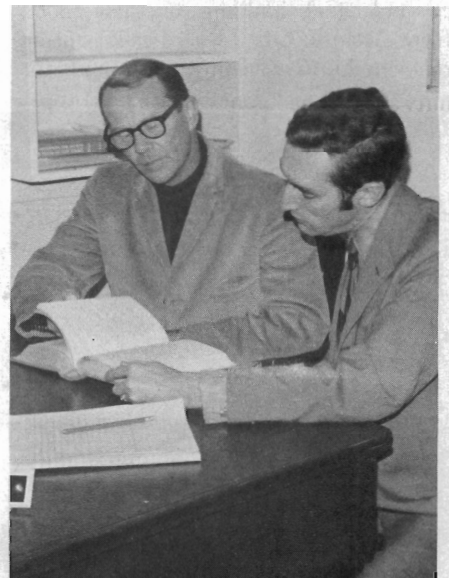
The study analyzed the organization, procedures, and services of each office and program of the municipality.

Blumenthal pointed out the recreational assets of the Ramapo, Pequannock and Wanaque Rivers and Pompton Lake. He said that the municipality is a regional shopping center, whose 294 retail stores and professional offices serve surrounding towns.

Almost all of the vacant land in Pompton Lakes' 3.5 square miles of territory was developed during the 1950's when the borough population more than doubled, he said.

One of the chief local problems he described was the threat of flooding posed by the town's location on a level plain at the confluence of the three rivers. In 1968, flooding caused about \$3-million worth of property damage.

Blumenthal recommended that Pompton Lakes construct more storm drains and catch basins in an effort to control the flood problem.





Blumenthal pointed out that the growth of shopping downtown has caused traffic and parking problems on the narrow streets. He suggested that a traffic survey be done. He also suggested that the police department form a traffic division, train officers in traffic control, and hire special part-time officers to traffic duty.

The study suggested that the position of borough administrator be strengthened, a frequent recommendation made in Office of Community Services studies, to give the municipality full-time professional supervision over its departments.

The administrator now acts as purchasing agent and adviser to the Council. The departments are administered by committees of the Council. Blumenthal suggested that the administrative functions be passed to the administrator, freeing Council members from day-to-day supervision and enabling them to "concentrate on their primary duty: setting policy for the future growth of Pompton Lakes."

Blumenthal concluded that the borough could "further enhance its reputation as one of the most progressive and desirable residential communities in northern New Jersey" through the cooperation of residents, the business community and elected officials.

This study, along with the others completed to date, is available at \$1 per copy from the Office of Community Services, New Jersey Department of Community Affairs, P. O. Box 2768, Trenton, N. J. 08625. A list of the available studies may be obtained free of charge.

## **Day Care Program Wins National Award**

An experimental day care program developed by the Department has been designated to receive one of four 1969 national Urban Development Inter-governmental Awards from the U. S. Department of Housing and Urban Development (HUD).

The award program is designed to promote cooperation among all levels of government and to recognize outstanding achievement in the field.

It is the second national HUD award to be presented to a Department program. The first was given in 1967 for the State Model Cities assistance program of the Department's Office of Community Services.

This year's national award went to the first in a planned statewide network of community day care centers to be established under the Day Care One Hundred program of the Department's Office of Economic Opportunity. This pilot center, serving some 60 pre-school children in the basement of an East Orange

church, is administered locally by the East Orange Model Cities Agency, which submitted the entry.

Under the program, the children receive a broad range of supervised pre-kindergarten learning and play activities, including education and developmental experiences, a small breakfast and hot lunch each day and free medical and dental care. An innovative feature of the program involves the extensive use of nonprofessionals drawn from the community, the provision of special training and career opportunities to them, and the participation of parents of enrollees in center activities.

The East Orange center, located in the Calvary Baptist Church, is in the heart of the city's Model Neighborhood.

"We're pleased that this kind of concern with social problems is translated into cooperation by the governments involved," said Samuel Jackson, assistant secretary for metropolitan development in HUD, who presented the award.

## **DCA Helps Poor Families Buy Homes**

The Department has awarded two grants totaling \$43,725 to nonprofit agencies in Bayonne and Atco (Camden County) to help 53 families in these areas meet down payment costs on the purchase of their own homes.

One grant, of \$17,325, went jointly to the Bayonne Interfaith Housing Corporation and the city's antipoverty agency, Bayonne Economic Opportunity Foundation. The other, of \$26,400, went to the Lower Camden County Nonprofit Housing Corporation.

Schuyler Jackson, director of the Department's Division of Housing and Urban Renewal, said that the grantees would use the funds to help low-income families, forced to leave their homes because of urban renewal and code enforcement projects, purchase decent housing that would otherwise cost them more than they could afford.

In Bayonne, he said, the two groups would work jointly to secure housing for 21 families. The other grantee will assist 32 families living in lower Camden County. The Lower Camden organization has been selected as the official relocation agency by four adjacent suburban Camden municipalities - Chesilhurst, Waterford, Berlin Township and Winslow. It received a grant of

\$11,200 earlier this year from the Department to conduct a pilot regional relocation program.

The grants were made by the Division from a \$1-million state aid fund for rent supplements and down payment assistance in its 1969-70 budget.

Regulations prepared by the Division provide for the state aid funds to be allocated to nonprofit sponsors who in turn distribute them to families. The maximum amount of money a single family may receive for down payment assistance is \$1,500. The actual amount payable depends upon the family's income and savings. Eligible families may also receive up to \$500 for legal expenses.

Jackson said that down payment assistance may be given to families purchasing homes under federally and state aided mortgage programs, as well as with conventional mortgages.

Eligible federal homeownership programs include Section 235 of the National Housing Act and the Farmers Home Administration mortgage assistance programs. Assistance may also be provided to purchasers of cooperative apartments financed by the New Jersey Housing Finance Agency.

## **Application Period Opens for Summer Intern Program**

The Department has announced it is now accepting applications from college and graduate students for next summer's Interns in Community Service program.

The 11-week program, which will place the students in a variety of challenging public service positions throughout the State, will begin June 15 with a two-day orientation session. Participants will work full time through August 28 in municipal, county and state offices, antipoverty and Model Cities programs, and in some public-oriented private agencies.

Seminars on public affairs topics are scheduled during the course of the program.

The application deadline is April 1.

"We encourage all students interested in direct professional involvement with the difficult problems of state and local government to apply for the program," said Gregory Nagy, coordinator of the program.

"We particularly hope to attract promising students with a career interest in public service," he said. "The positions afford opportunities that will engage the talents of students majoring in almost every subject." He said that the positions include administrative aides to mayors, research assistants and community workers.

## **Local Inspectors Finish Training Course**

Twenty-two municipal housing inspectors have completed a 20-week training course offered free of charge by the Department as part of its State-Local Co-operative Housing Inspection Program.

Under the program, municipalities can earn state aid credits for helping to register and inspect hotels and multi-family dwellings falling under the Department's jurisdiction. These credits can be spent on improving municipal inspection programs.

The free training program is an additional benefit.

John Barrett, chief of the Department's Bureau of Housing Inspection, said that the inspectors were trained to enforce provisions of the Hotel and Multiple Dwelling Construction and Maintenance Regulations, which implement the 1967 state law making the bureau responsible for registering and inspecting some 115,000 hotels, motels

This will be the fourth consecutive year the intern program has been conducted. More than 400 students have taken part in the previous sessions. About 200 are expected to be hired this summer. There are no age, sex or marital status restrictions.

Students regularly enrolled as undergraduates or graduates at accredited colleges or universities are eligible to apply. In general, applicants must demonstrate a balance of academic achievement and evidence of interest or involvement in community or public affairs.

The interns are paid according to the standard Civil Service pay scale for student assistants. The scale ranges from \$2.00 an hour for college freshmen to \$3.25 an hour for graduate students.

Applications may be obtained by writing to: Interns in Community Service, New Jersey Department of Community Affairs, P. O. Box 2768, Trenton, N. J. 08625. Those post-marked on or before April 1 will receive full consideration. Those received after the deadline will be considered only for the waiting list.

In a related matter, Nagy announced that the Department has formed a "talent bank" through which former interns would be referred to available jobs in the public service.

and apartments of three or more units.

He said the training involved classroom lectures, discussions and field work. Upon successful completion of a written examination, he said, the inspectors were awarded state certificates of achievement.

The course, the second to be offered by the Department, was conducted at Department offices in Trenton by Edgar O'Neil, a professional engineer, one day per week. A similar course was offered last March to 35 local inspectors.

The recently trained inspectors are employed by East Paterson, Saddle Brook, Orange, Bayonne, Princeton Borough, Trenton, New Brunswick, Woodbridge, Long Branch, Parsippany-Troy Hills and Plainfield. These are among more than 60 municipalities currently participating in the state-local inspection program.

He said the Department was soliciting resumes from former interns who will soon finish school and be available for employment, and is also gathering information on employment vacancies in New Jersey municipalities and agencies which can be filled by the interns.

"The intern talent bank will help New Jersey communities to find the skilled personnel they need to fill their permanent professional staff needs," Nagy said.

"It will also enable the intern program to fulfill one of its basic objectives - to attract capable young men and women into government careers."

He said that about 70% of the interns participating in each of the last two years had indicated in response to questionnaires that their experience had strengthened their interest in "some aspect of public service in New Jersey."

The Department already has a talent bank for experienced professionals in local government. Public officials seeking to fill positions can draw upon the talent bank for resumes.

## **Division on Aging Concludes Seminars**

A series of seminars designed to acquaint New Jersey educators with the problems of the elderly was completed this month by the Department's Division on Aging.

The seminars have been held during the past two years in Saddle Brook, Princeton and Morristown as part of a federally financed project under the Older Americans Act of 1965. The project has attempted to focus recent research on aging on the policies of New Jersey programs on aging.

Twenty-one faculty members of seven New Jersey colleges and universities participated in the most recent seminar.

Discussion centered on the roles and responsibilities of higher education and the various educational disciplines in the field of aging.

The schools involved were: Fairleigh Dickinson University, Madison campus; Paterson State College, Wayne; Mercer County Community College, Trenton; Rutgers University, New Brunswick and Newark campuses; Princeton University; Morris County College, Dover; and Upsala College, East Orange.

## **400 New HFA-Aided Housing Units to Rise**

More than 400 units of moderate-income housing will go under construction this month in Union City and Atlantic City following mortgage closings held recently by the New Jersey Housing Finance Agency (HFA).

Sponsors of the housing are Union Plaza Associates, a limited partnership, which is building a \$6,475,000, 240-unit apartment building in Union City; and Presbyterian Home of Atlantic City, Ltd., a nonprofit corporation, which is rehabilitating the Madison Hotel in Atlantic City into a 189-unit apartment building for the elderly.

HFA is providing a 90 per cent loan totaling \$5,827,500 to Union Plaza Associates. It is providing the full \$2-million financing to Presbyterian Home.

Union Plaza, a rental development, will be located on urban renewal land at 45th and Newark Avenues. It will consist of three 10-story buildings containing one, two and three bedroom apartments, some with terraces, with rents ranging from \$169 to \$299 per month, including utilities. Parking for 159 cars will be available in an enclosed garage.

The architect is Roche & Eisenstein, Clifton. The builder is American Construction Co., Iselin. The partners in the sponsoring organization are Jack W. Denholtz of Livingston and Robert D. Gushin of Linden.

Construction is expected to take about 15 months.

The Madison Hotel, a 13-story masonry and steel building one-half block from Atlantic City's Boardwalk, will be renovated into efficiency apartments for

the elderly. The apartments will not contain kitchen facilities, since meals will be served to all residents in a large dining room.

The monthly rental — about \$281 for single occupancy and \$250 for double occupancy — will include three meals a day and daily maid service.

The hotel will also have community rooms, plus 14 nursing rooms containing a total of 28 beds. The nursing facilities will be manned around the clock by registered nurses, and will be for the use of residents who become ill.

The sponsoring body, headed by Ellis Willard, was formed by Presbyterian Homes of the Synod of New Jersey, located in Princeton. The architect for the development is Saseen and Booye, and the builder is Massett Building Co., both of Atlantic City.

The rehabilitation work is expected to take six months.

The HFA, created in 1967 to provide construction and permanent mortgage financing for moderate-income housing throughout New Jersey, to date has financed construction of 1,694 dwelling units, worth about \$35 million, besides the ones described above. These dwellings are being built in Trenton, Newark, Paterson and West New York. One hundred seventy of the units in Newark are occupied by moderate-income families. About 365 should be occupied by yearend.

The HFA expects to have an additional 793 units under construction in Trenton, East Orange and Oakhurst (Monmouth County) by the end of the year.

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The Commission estimates that about 225 acres per year will be developed for industrial and commercial purposes in each of the next two years. It has studied the land use and development pattern in the district to determine which lands are most suitable for future development, as well as those which should be protected from immediate development until the next stage of the master plan, including a comprehensive land use plan, is ready.

It has classified all vacant land within the district into "development areas" — those areas where building is permitted — and "planning areas" which are being temporarily reserved.

Because their partly developed state has already determined their future land use and engineering requirements, the development areas can remain open for building without risk to the evolving land use and reclamation plans, the Commission said.

The planning areas are largely undeveloped, low-lying and strategically situated. Because they are considered the key to the realization of the district's potential, the Commission said, development there will be deferred.

The zoning, subdivision and building regulations adopted as part of the first stage are all in accordance with basic engineering standards required by the special conditions in the district.

The Commission announced that it has opened an office in the Holiday Inn in Lyndhurst, within the district. It said it would locate permanently in the Lyndhurst Office Park, now under construction at Routes 3 and 17, when construction is completed about February 1.

DECEMBER 1969—Vol. 3 No. 3

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