



The Advocate

NJ Department of Community Affairs ♦ Division of Housing and Community Resources



Are you a "Good Neighbor?"

The Good Neighbors, Community Living for People with Disabilities Program was developed by the NJ Division of Human Services (DHS) as the state's first community relations initiative to educate New Jersey residents about community living for people with disabilities. The Good Neighbors program aims to be responsive to the issues and concerns of the general public and municipal officials about DHS funded community residences and community living programs for people with disabilities. People with disabilities include those with developmental disabilities and mental illness, and children in the care of the state's child protective services system.

Consider this scenario: If you or someone you love had a mental or physical disability, how would you feel if you heard people say, "I don't want them living near me!" or "Those people are dangerous?" Unfortunately, thousands of people with disabilities and their families hear such words all too often. In collaboration with people with disabilities, family members, community leaders, municipal officials, advocacy groups and provider agencies, the goal of the Good Neighbors Program is to be informative and responsive to questions and concerns about the homes funded by the NJ-DHS by establishing constructive dialogues in the community.

In fact, NJ-DHS has been funding and developing group homes and supervised apartments for people with disabilities for more than 20 years. People with disabilities have been going to school, working, making friends and attending church just like all of us without having to live in institutions. Approximately 1,150 DHS-contracted community residences exist in New Jersey providing community housing for over 8,000 people with disabilities. While community residences continue to increase in number, the Department

(continued on page 3)

Excellence in Housing Awards Presented

The Department of Community Affairs presented the 2001 New Jersey Excellence in Housing Awards on September 24 as part of the seventh annual Governor's Conference on Housing and Community Development. The conference is represented by the five state agencies devoted to housing development; the Department of Community Affairs (DCA), the Housing and Mortgage Finance Agency (HMFA), the Council on Affordable Housing (COAH), the New Jersey Redevelopment Authority (NJRA), and the Office of State Planning (OSP).

The Excellence in Housing Awards are presented each year to developments, initiatives, organizations and individuals whose efforts have increased the availability of affordable housing for New Jersey families. The winners are selected from a pool of delegates nominated by their professional colleagues.

"We would like to congratulate each of the Excellence in Housing Award recipients," said former Department of Community Affairs Commissioner Jane M. Kenny. "Selecting a few winners from the dozens of nominations is a challenge. All of the nominees deserve recognition for their good work."

"These awards recognize the success of non-profit organizations, for-profit developers, social service providers and the private sector in improving the quality of life for New Jersey residents," said HMFA Executive Director Deborah De Santis. "Their dedication to creating housing solutions that benefit New Jersey's low- and moderate-income

(continued on page 6)



The supportive Housing Association of Cranford, NJ accepts the Governor's Housing Award for Outstanding Organization. Pictures from left to right are former DCA Commissioner Jane Kenny; Lynn Kovich, Vice President of SHA Board; Pam McCrory, President of SHA Board; and Ed Murphy, Executive Director of SHA.

Winter 2002

INSIDE	
Avoid Foreclosure	3
Three Cheers for AmeriCorps	4
Commercial Co-Ventures	5
Housing Awards	6
ABCs of Revitalation	7

Back to School News on the First Union/DCA Housing Scholars Program New Schools, New Students, and RFP's

by Janis Ginsburg

The Office of Housing Advocacy is pleased to welcome Monmouth University as a participating school in the First Union/DCA Housing Scholars Program. The University's Department of Social Work will select two to three graduate students from its International and Community Development Program to be Housing Scholars in 2002.

These students are able to help nonprofit organizations map their community, design and implement community organizing programs, and research successful economic and community development programs in other communities.

This year, the Housing Scholars program will include students of Landscape and Architecture from Rutgers

University's Cook College. These students will blend their knowledge of civil engineering with the aesthetics of architecture to enhance the physical appearance of communities. This component is a welcome addition to the program, and will help the nonprofit organizations address these important project design issues.

Urban Study students from Rutgers Camden and New Brunswick campuses will continue their involvement in the program. These students help nonprofits by creating condition maps of neighborhoods, researching ownership of buildings, acting as liaisons between agencies, community groups, or municipalities, help in the design and/or implementation of programs.

(continued on page 7)

Housing Scholar Graduate Program Grants Awarded

by Janis Ginsburg

Department of Community Affairs (DCA) is pleased to announce the placement of two alumni of the First Union/DCA Housing Scholars Program to permanent positions with nonprofit housing organizations. La Casa de Don Pedro in Newark and HANDS in Orange have each been awarded a \$30,000 grant for a two year period enabling them to hire two recent college graduates who participated in First Union/DCA Housing Scholars Program.

Joann Atkinson, a participant in the 2000 Housing Scholars program worked for La Casa through her senior year at Rutgers University under the auspices of the AmeriCorps Program. Under the supervision of Dan McGuire, Director of La Casa's Office of Planning & Development, Joann helped

move 30 houses through several phases of development. She also worked on La Casa's MLK Homes project from its conception to its design phase. Recognizing Joann's commitment and talent, La Casa her quest for knowledge by enrolling her in various workshops and seminars including the Housing & Community Development Network's Training Program.

One of the biggest boosters of First Union/DCA Housing Scholars Program is HANDS Executive Director, Pat Morrissy, who has hired two former Housing Scholars and taught them the ABC's of development. Most recently, HANDS has offered its Project Developer position to Bryan Fatzinger, a graduate of the 2001 Housing Scholars program. As a Housing Scholar, Bryan spent last summer working at DCA's Green Homes Office, incorporating sus-

tainable building initiatives in housing projects including energy efficiency, or "Energy Star", while mastering the complex funding mechanisms for affordable housing projects.

The First Union/DCA Housing Scholars Program and DCA's Graduate Scholars Program is designed to introduce students to the nonprofit sector and encourage them to remain after graduation. We are pleased to award two such productive organizations the funding to hire the program graduates. By continuing to encourage bright, committed students like Joann and Bryan to remain the nonprofit sector, the nonprofit community will continue to grow and thrive. Congratulations to all!

Janis Ginsburg is the Program Manager for the First Union/DCA Housing Scholars Program.

North Hudson CAC Fund Developer Delivers Success!

by Michael Leggiero

In over 3 decades of working for North Hudson Community Action Corporation (NHCAC), I have enjoyed the privilege of watching a small organization grow to become the leader for health and social service in Hudson County. We opened our West New York Health Center in 1994, followed by sites in Union City, Jersey City and North Bergen. Our challenged community has come to associate NHCAC with dignity, compassion, and quality care, and looks to us as a prime resource for wellness. This has accelerated the demands for service at an incredible rate.

Although NHCAC had been fortunate to receive support from Federal and State funding sources, the time had come to expand our funding scope. I contacted Ruben Alicea, a Program Manager with the Community Service Block Grant Program at the

Department of Community Affairs

fairs and relayed my ideas for creating a Fund Development position. This position would add a much-needed dimension to our pursuit of capital. Ruben and the team at DCA shared my visualization. They showed true foresight by launching a pilot discretionary grant from DCA's Office of Housing Advocacy for Fund Development at NHCAC, making a positive investment in our community's future.

To fill this position, it would be imperative to find an individual who could create the right strategic plan to fit our needs. It was also important for me to remember my own personal endeavor to maintain a strong work ethic and high level of commitment to meet the daily challenges at NHCAC. The person who filled the criteria was Celina Gray.

I first met Ms. Gray when she chose me as honoree for the launch of Star Chefs on the Hudson, an event she created for March of Dimes in Hudson County to raise funds and boost community relations. This premier event was fabulously entertaining and proved to be a triumph for March of Dimes.

Shortly thereafter, Ms. Gray joined NHCAC and in her first year as Fund Developer for NHCAC, created a strategic plan to build on NHCAC's foundation to expand the existing funding scope, while creating new opportunities and partnerships. She

partnered creativity and good business to create a strong engine for the coming year, and launched a Media Campaign to take the level of public awareness to higher level. This

(continued on page 7)

The Advocate

Winter 2002

The Advocate is a quarterly newsletter produced by the Division of Housing and Community Resources for organizations interested in providing low- and moderate-income housing and community services in New Jersey. For further information, call Caroline Woodrow at (609) 633-7121.

Editorial Board Members James Colello, Janis Ginsburg, Rod Groff, Donna Hobson, Ronald Intile, Elliot Kleiman, Walter Planer, Maxine Scribner, and Caroline Woodrow.

Graphic Design Melissa R. Young

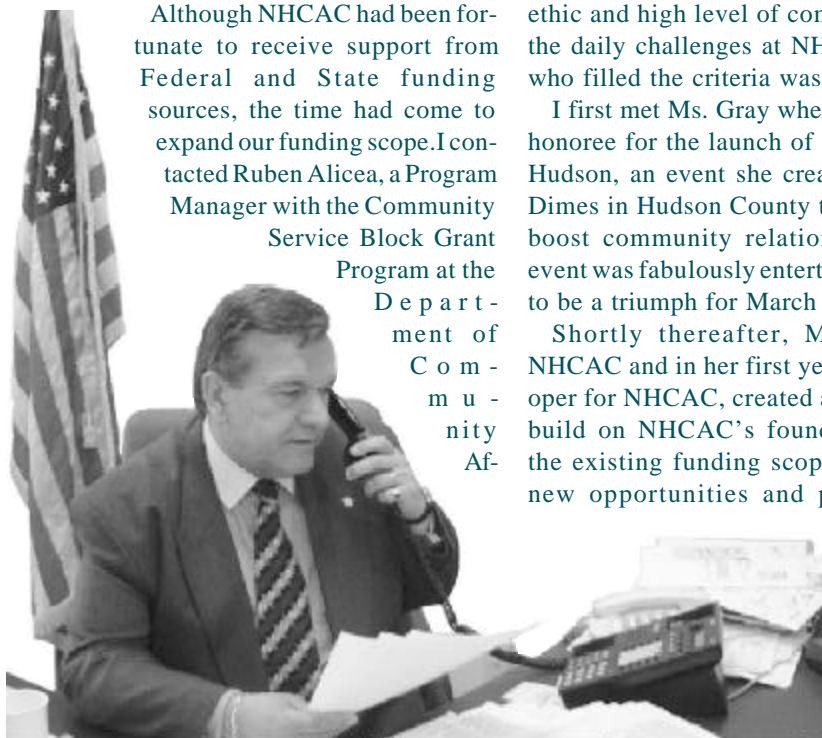


State of New Jersey
James E. McGreevey, Governor

Department of Community Affairs
Susan Bass Levin, Commissioner

Division of Housing and Community Resources
Keith A. Jones, Director

Office of Housing Advocacy
Meyer J. Pincelli, Administrator



Pictured at work in his office is Michael Leggiero, Executive Director of the North Hudson Community Action Agency.

It's Not just a Project: It's a Neighborhood Strategy

by Patrick Morrissey

After listening politely as the Director of Housing and Neighborhood Development Services, Inc. (HANDS) showed off plans for new homes to be built in their neighborhood, one of the neighborhood leaders asked, "...But what about those houses that have been vacant for so long? That's what we're really concerned about." That meeting in 1995 was the beginning of HANDS' Operation Neighborhood – a scattered site program to rehabilitate vacant, problem properties for homeownership. HANDS,

Inc., is a non-profit that has now built or rehabilitated 56 homes in targeted neighborhoods in Orange and East Orange. Since 1995, HANDS has fine tuned its neighborhood strategy and developed firm partnerships with Department of Community Affairs Office of Housing Advocacy and Balanced Housing Program, the County of Essex, Newark LISC and the First Union Regional Foundation.

Most everyone agrees that "Rehabilitation of troubled properties is a top priority for neighborhood stability and revitalization," says HANDS' Housing Director Wayne Meyer, "but, making it happen is a slow, and painful, but rewarding, process."

"Securing subsidy for a scattered site rehab project is difficult because site control is required before you apply. After applying, the process can take 18 months before the dollars flow. What happens to the properties in the meantime?" asks Pat Morrissey, HANDS Director. Financing for these projects requires flexibility – not just a typical construction loan. DCA, LISC, and the County of Essex stepped in with "user-friendly" loan products.

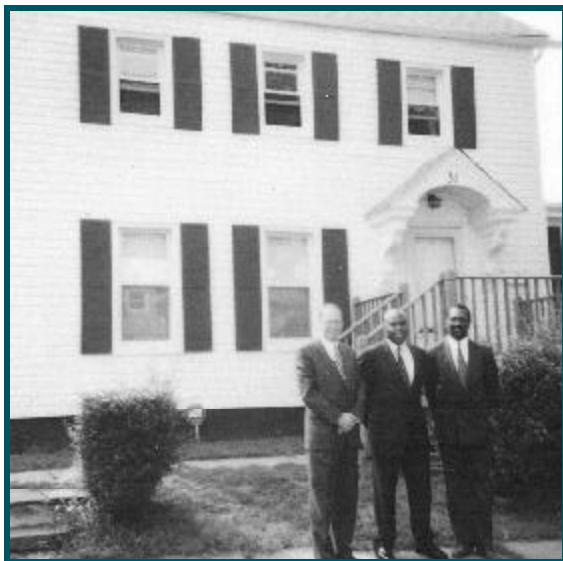
That initial neighborhood meeting in 1995 resulted in the Travasino II Project that rehabilitated those targeted eyesores that the neighborhood leaders had complained about. The Century Homes project soon followed, and the newest effort in the same neighborhood is the East Ward Operation Neighborhood, utilizing a flexible funding formula from DCA.

"I live on one of the blocks in the East Ward, and I can see everyday the positive impact that we have made," says Elizabeth Jackson, HANDS Board member. "Not only are the eyesores now beautifully fixed up with new homeowners, but surrounding properties have now been renovated and brighten up by their owners."

Once the subsidy and financing hurdles are overcome, acquisition of a group of troubled properties can still be a headache. Title obstacles, tax liens, mortgage foreclosures, and absentee owners are just a few of the obstacles. HANDS has an experienced real-estate professional on staff to combat these problems.

"In the East Ward we are executing a neighborhood revitalization strategy built upon the positive impact of rehabilitating targeted vacant properties. We plan to show the benefit of this approach and work with the City to adopt a strategy in every neighborhood in Orange that needs it", says HANDS' Chairman Thurmon Cohen.

Patrick Morrissey is the Executive Director of HANDS, Inc. For additional information, please call (973) 678-3110.



Pictured in front of 31 Hillyer Street, a century home renovated in the East Ward of Orange using DCA HOME Funds are Charles Lynch of Investors Savings Bank; Gerard Joab of Newark-LISC; and Thurmon Cohen, HANDS chairman.

Just Ask for Help to Avoid Foreclosure

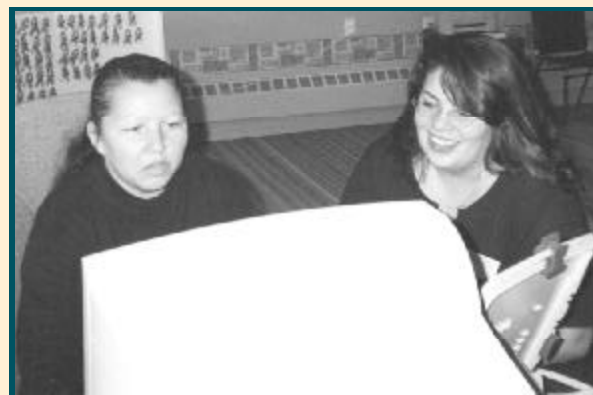
Affordable Homes of Millville Ecumenical (AHOME), Inc., is a non-profit, faith-based agency that promotes home ownership by providing finance and home buyer education to families in the Cumberland County area. Last Fall, AHOME became certified by the U.S. Department of Housing and Urban Development (HUD) to provide housing counseling and is listed as a resource on the HUD website. Since then, AHOME has been receiving calls almost daily from families who are in the foreclosure process, the legal means that your mortgage company can use to repossess or take ownership of your home.

As Executive Director of AHOME, I knew there were families having financial difficulties, and recently, I became truly aware of just how bad the situation can become during a "routine call" made to our office. My assistant Luisa Robles took a call from a recently widowed woman who begged for us to help her pay 10 months of mortgage payments she had not made since the death of her husband, who managed the finances. She was informed that she would have to move out of her home due to foreclosure proceedings. She explained that after she missed her first mortgage payment, nothing happened, so she thought that she was okay with not making the payment on time. But after she missed the second one, she started receiving mail from her mortgage company. As she knew nothing about the foreclosure process, (and had been abruptly thrust into the role as head cics of foreclosure prevention and set up a financial education program to prevent this from occurring in the future. If you bought your home through the Veterans Administration (VA) guaranteed loan program, the local VA office will be able to help you.

At AHOME, Inc., we provide this service for free. We can be reached at (856) 293-0100. There are other agencies available that can be found in the phone book and on the Internet.

The "good news" about the foreclosure process is that it can often be prevented if the process is started early. You should be aware that there are scams out there to take advantage of people when they are having financial problems. It is appalling, but there are more websites devoted to buying foreclosure properties at a "great price" than there are sites

(continued on page 6)



Lisa Robles (left), a personal Finance Counselor with AHOME, assists client Norma Santiago in the process of obtaining a mortgage for her first home.

Pro Bono Partnership Expands Legal Services to New Jersey

Last January 2000, the New York based Pro Bono Partnership opened its first New Jersey office in Newark. The Partnership is a complete legal resource center for nonprofit organizations, providing legal services at no cost to eligible nonprofit organizations that work primarily in the areas of affordable housing, health and human services and community revitalization. To date, the Partnership serves over 100 clients in the northern New Jersey region.

The purpose of the Partnership is to help nonprofits with their organizational legal needs, thereby supporting the organization and providing them with the security of knowing that they can continue their mission while maintaining compliance with legal issues that arise.

The Partnership has its own full time legal and administrative staff as well as a resource network of volunteer lawyers from leading corporations and law firms. These volunteers, coordinated by the Partnership's staff attorneys, give advice and counsel on legal matters in their areas of expertise. In this way, the Partnership's many nonprofit clients have access to quality legal services without the expense of legal fees.

To be eligible for services, the organization must be: (1) a non-profit community organization providing services to needy populations, and (2) unable to pay for legal services without significant impairment of program resources.

The Partnership helps eligible nonprofits with their business legal needs, including:

- Community and economic development
- Corporate structure and governance
- Contract and lease review
- Nonprofit and tax law
- Real estate
- Employment law
- Regulatory compliance
- Fundraising regulations
- Intellectual property
- Mergers and dissolution

In addition, The Partnership runs a series of educational workshops for nonprofit managers and their boards that help nonprofits identify important legal issues. These workshops include:

- Employment issues
- Fundraising and revenue generating activities
- Board member's roles and responsibilities
- Political activities and lobbying
- Volunteers
- Insurance and liability
- Incorporation and tax exemption

The Partnership is also available for phone inquiries about business legal issues from clients and non-clients. Please contact the Partnership's Newark office at (973) 273 0600.

To learn more about the Pro Bono Partnership, please visit our website <http://www.probonopartnership.org>.

Three Cheers for Three AmeriCorps Members



Pictured from left to right are AmeriCorps 2000-2001 members Irene Garcia, Mary Vaden and Joann Atkinson.

by Stacey Rapp

Each year, September brings beginnings and endings. Children start back to school and at Newark LISC, a new group of AmeriCorps members start a fresh service year and the previous years' members reflect on their accomplishments.

This year, there is much to celebrate. All three LISC AmeriCorps members from this past service year were offered positions at the Community Development Corporations where they served.

Joann Atkinson will continue to work at La Casa de Don Pedro, Newark in the planning department to assist with the organization's goal to provide decent affordable housing. Joann will work to ensure that residents in the North Ward have a place where families can call their community home. Over the past year, she aided in the development process of La Casa's Mount Prospect Homes and graduated from Rutgers University with a degree in Urban Planning.

Irene Garcia's passion is to make sure that Newark's children obtain a quality education showed throughout her service. Also at La Casa, Irene was challenged to work as part of a team on issues surrounding the Abbott school decision and spread the word about Pre-Kindergarten programs and schools facilities issues. Irene will continue her work as a community organizer at La Casa and rally behind issues that matter to children.

Mary Vaden embodies all the attributes of a community organizer. Her perseverance in knocking on doors and getting people involved in reclaiming their blocks was not unnoticed by CREST, a Community Development Corporation (CDC) in Newark. Her ability to empower the residents led to her being offered a position as the lead community organizer for CREST. Of note, she will be the supervisor for the CDC's AmeriCorps member this year.

It is important to note that their accomplishments could not have been made without the support of their supervisors and executive directors. Many thanks to Dan McGuire and Pat Jelly of La Casa, and Lillian Moultrie of CREST for sharing their experience and expertise with the LISC AmeriCorps members this past year.

While Joann, Irene, and Mary are wrapping up their year of service, a new group of members has already started their service. With the help of the New Jersey Department of Community Affairs Office of Housing Advocacy, Newark LISC has kicked off the third year for AmeriCorps by providing the CDC's of CREST, St. James Community Development Corporation, Episcopal Community Development all in Newark, and HANDS Inc., in Orange, with members. Respectively, the organizations have retained Rashonda Harris, Irvina Moody, Lin Anderson, and Fode Cassia to work on various issues faced by their communities. We look forward to continued success from this year's members.

Stacey Rapp is a Program Assistant for greater Newark-Jersey City LISC and administers the AmeriCorps Program. For additional information, she can be reached at (973) 624-6676, or visit the website at www.liscnet.org

Commercial Co-Ventures

Non-profit organizations often partner with for profit businesses in cause related marketing efforts, in which a portion of the sales of the business' goods or services is designated to go to the charity. Charities should keep in mind, however, that under certain circumstances, these relationships might fall under the purview of the New Jersey "Charitable Registration and Investigation Act" (N.J.S.A. 45:17A-18 et seq.) and its implementing regulations (N.J.A.C. 13:48-11.1 et seq.)1.

New Jersey's fund raising statute contains several provisions that cover cause related marketing. Persons or entities, other than independent fund raisers, who advertise that the purchase or use of their goods or services will benefit a charity are defined under the law as "commercial co-venturers." The term does not include persons or entities that will benefit in goodwill only from a promotion on behalf of a charity.

Under the law, it is the charity's responsibility to enter into a written contract with a commercial co-venturer and file it with the Attorney General at least 10 days prior to the beginning of a "charitable sales promotion," defined as an advertising campaign, conducted by a commercial co-venturer, that represents that the purchase or use of the goods or services offered by the commercial co-venturer will benefit a charity. The contract filing fee is currently \$30.

While the charity bears the responsibility for obtaining and filing the written contract, the responsibility for complying with the advertising requirements lies with the commercial co-venturer. A commercial co-venturer must disclose in each advertisement or charitable sales promotion the dollar amount or percent per unit purchased or used will benefit the charity, or a reasonable estimate thereof.

At the conclusion of the promotion, the charity must report to the Attorney General the gross amount of income received by the commercial co-venturer attributable to the charitable sales promotion and the amount of money or other contribution remitted to the organization. The filing fee for the final report is \$10.

Application to Internet Activities

Because of the proliferation of cause-related marketing on the Internet, charities should be aware of how requirements may apply to relationships with online vendors. The issue of fund raising laws and online activities has been a "gray area" for several years, with government regulators varying from state to state in their approach to enforcement (for example, see "Tread Cautiously When Fundraising Online," Front and Center, July/August 1999, and "IRS, State Charity Officials Seek Comment on Internet Issues," Front and Center, December 2000). New Jersey officials have told us that one important factor is whether a par-

ticular communication actively targets people within the state. If New Jerseyans are encouraged – whether by phone, mail, e-mail, or some other means- to patronize an online vendor who advertises that a portion of the purchase will benefit a charitable group, then that vendor is a commercial co-venturer and the contract filing and reporting requirements apply as set out above.

For more information on this topic, contact the New Jersey Division of Consumer Affairs, Charities Registration Section at (973) 504-6215, or Center for Non-Profits at (732) 227-0800. Commercial co-venturing reporting forms and other charitable registration forms are available online at the Division of Consumer Affairs' Web site at <http://state.nj.us/lps/ca/charity/charfrm.htm>

2 Commercial co-venturing may also fall under the scope of the New Jersey Consumer Fraud Act (N.J.S.A. 56:8.1 et seq.), which provides protection against unconscionable business practices, fraud and misrepresentations in the sale of goods and services.

Thanks to Linda Czipo, Executive Director of the Center for Non-Profits for permission to reprint this article from Front and Center, March/April 2001 Issue. To learn more about the Center for Non-Profits or co-venturing, please use the contacts referenced at the end of the article.

NJ Community Loan Fund Names Executive Director



Pictured is David Scheck, the Executive Director of The New Jersey Community Loan Fund, Trenton.

by Kristine Cooper

After an extensive search this past fall, the New Jersey Community Loan Fund (NJCLF) named David M. Scheck as its Executive Director. Mr. Scheck is responsible for the overall management of the \$15 million agency that provides financing to community based nonprofits that create affordable housing, community facilities, including child care centers, and employment opportunities for low-income New Jersey residents.

Prior to joining the NJCLF, Mr. Scheck was employed by New Jersey Redevelopment Authority as Director of Finance. He was responsible for the financial management of several multi-million dollar loan pools used for community development projects, including the Urban Site Acquisition Fund, the Brownfields Redevelopment

Initiative and the Redevelopment Investment Fund.

Founded in 1987, the NJCLF has a solid track record as a catalyst for community economic development. The Fund has built a solid track record of creative and flexible lending combined with technical assistance that has a significant and measurable effect in the creation of affordable housing, community facilities, and jobs. To date, the NJCLF has made 283 loans totaling more than \$40 million which will make possible over \$333 million in total development, including 3,273 affordable homes and apartments, quality early care facilities providing essential services and jobs for over 22,000 children and adults.

For additional information, please contact Kristine Cooper at (609) 989-7766 ext. 401.

Excellence in Housing Awards...continued

residents is noteworthy.”

The recipients of the 2001 New Jersey Excellence in Housing Awards are as follows:

Lifetime Achievement Award

Richard Zarin:
Sencit Properties, Inc.

Richard Zarin has been involved in the development and property management of affordable housing for the past 25 years. During this time, he created and managed over 3,700 units, 2,600 of which are for low-income residents. As the president of Sencit Properties, he is responsible for running several multi-family housing management companies to oversee low-income and market rate complexes in Pennsylvania and New Jersey.

Outstanding Innovative Social Service Program-Senior Development: Cranford Senior Housing, Cranford, NJ

The social service program at Cranford Senior Housing offers residents a number of activities where they can interact with their fellow residents and neighbors in the community. With a grant from the Union County Cultural & Heritage Commission, a group of residents produce a musical variety program each year for their neighbors. The development also participates in HMFA's Services for Independent Living program.

Outstanding Innovative Social Service Program-Family Development:

Rowan Towers, Trenton, NJ

The Social Service Department at Rowan Towers in Trenton has created programs that benefit everyone from infants to seniors and everyone in between. The team of service providers has sought out public and private partnerships to offer the services the 380 Rowan Towers residents need. The staff has joined with community groups to offer health and meal programs for seniors, after school and weekend enrichment activities for children and career training for adults.

Outstanding Organization:

Supportive Housing Association of New Jersey, Cranford, NJ

The Supportive Housing Association of New Jersey is a non-profit organization whose mission is to assist in the establishment of a strong supportive housing industry in New Jersey serving people with disabilities. Some of their efforts include providing training, acting as an advocate on behalf of supportive housing at the local, state, and national

level, offering opportunities to network with peer groups and hosting an annual conference. The organization has united the numerous organizations that provide special needs housing and supportive services into one voice that speaks for all people with special needs.

Outstanding Development:

Willow Green, Trenton, NJ

The Willow Green development replaced a number of dilapidated and rodent infested structures in Trenton's Urban Coordinating Council neighborhood with 28 attractive for-sale town homes. Since the project received funding under HMFA's Urban Home Ownership Recovery Program, half the homes were able to be sold to low- and moderate-income buyers. The other half were sold at market-rate. Regardless of the purchase price, each home has a full basement, three bedrooms and two full baths making them comfortable for a single homeowner or an entire family.

Landmark Development Award: Ethel Lawrence Homes, Mount Laurel, NJ

Ethel Lawrence believed everyone should have a nice place to live, no matter what his/her income. In November 2000, thirty years after she spearheaded the effort to build affordable housing in Mt. Laurel, the first tenants moved into the apartments named in her honor. The development bearing her name consists of 100 town house style units, a maintenance building and an outdoor recreation area. The one to three bedrooms town homes feature parking, central air conditioning, wall-to-wall carpet, a dishwasher, and a washer and dryer in each unit.

Outstanding Neighborhood Revitalization:

Old Trenton Initiative, Isles, Inc.

Isles, Inc. strives to make an immediate and long-lasting impact on the old Trenton neighborhood by making physical improvements and providing support to community groups. By forming partnerships with the state, non-profit organizations and groups from the pri-

vate sector, Isles is able to leverage resources and expertise to get the job done. Some of their many accomplishments in the Old Trenton Initiative include construction of new rental apartments, homeownership opportunities, a day care center, community gardens and streetscape improvements.

Outstanding Project Design:

Eastampton Town Center, Eastampton, NJ

The project's design includes features that make it easy on the environment and will reduce energy costs for the building's residents. Some of the energy efficient features include solar hot water heaters in the laundry facilities, high efficiency appliances, and storm water will be collected to irrigate landscaping and gardens. The project's design has received a PSE&G 5-Star energy Efficient Home rating. In addition, the developers have paid particular attention to the comfort of the residents. Several town lots will be built around the development, as well as gardens, a ball field and a centrally-located community building.

Humanitarian Award:

Melissa Brown, The Gershen Group, Battery View, Jersey City, NJ

After the events of September 11, 2000 hundreds of people were ferried from New York City to Jersey City. Many of these people were injured and in shock. At Battery View apartments, an HMFA-financed project, Melissa Brown opened the doors and organized a relief effort for those coming off the ferry and any emergency personnel in the area. The staff and residents at Battery View provided water, coffee, a place to wash, and telephones for calling loved ones. In the following days, Melissa continued her efforts organizing donations and arranging for grief counselors on-site.

Thanks to Amanda Sacco of HMFA for permission to reprint this article in edited form. For additional information on NJHMFA, please visit their website at www.nj-hmfa.com

Just Ask for Help . . . continued

that help prevent foreclosure. Also, all sites are not created equal- read the fine print. Usually, if a program to help you get out of a financial bind sounds too good to be true, it probably is.

Lastly, if you are faced with losing your home to foreclosure, stay calm and don't sign anything you don't understand. Signing ownership over does not necessarily relieve you of your loan obligation. Act NOW. Delaying the process will not help, and acting in a timely manner may save your home, sweet home. Donna W. Turner is the Executive Director of AHOME, Inc. For additional information on AHOME, Inc. and the services they provide, please call (856)293-0100.

The A,B,C's of Revitalization:

Main Street New Jersey's Downtown Revitalization Institute

The goal of revitalizing a downtown is to create, improve, and maintain a viable community for living and business activity. Over the past 20 years, revitalized downtowns have evolved from simple streetscape improvements, to complex economic development initiatives, often supported by public/private partnerships and guided by professional managers.

The Department of Community Affairs(DCA) Main Street New Jersey' Downtown Revitalization Institute (DRI) teaches a comprehensive, community based management approach which recognizes that downtowns do not decline overnight, and they need time and consistent efforts to bring them back to vitality. Effective downtown management, applied with commitment by all community stakeholders, results in a vibrant and dynamic future for New Jersey's town centers.

The DRI is taught by trainers with recognized expertise in the specific disciplines essential for success. Those that attend the entire training series receive a DCA certification upon completion, which the Department takes into account when considering future DCA program applications.

Quarterly seminars offer training for downtown success. Upcoming dates and topics are:

January 29th and 30th 2002: Money and People: Managing Main Street Resources

By organizing, you'll build consensus and cooperation among the public and private sectors...this is key to successful revitalization programs. Learn how to make the most with limited resources, attracting professional staff, and building important volunteer leadership.

April 23rd and 24th 2002: Guiding Design on Main Street

Design changes and economic growth must work together to build and sustain vitality. Learn (and experience) the importance of good design and the value and vocabulary of historic preservation as economic development tools and marketing opportunities.

July 23rd and 24th 2002: Creating Economic Opportunity

Traditional downtown and commercial districts demand innovative approaches to attain and retain economic success in today's highly competitive marketplace. Begin to develop long-term solutions towards recruiting new businesses and how to expand the existing.

October 21st and 22nd 2002: Promoting Downtown

Downtowns offer unique products, one-of-a-kind businesses, special events, and historic buildings; this atmosphere provides advantages unmatched by strip centers and malls...learn how these assets can be the main attraction for many shoppers.

For more information, visit Main Street New Jersey's DRI website: www.state.nj.us/dca/dhcr/msnj_dri.htm or call (609)633.9769.

North Hudson CAC Fund Developer (continued)

tactic would jump-start the growth of private and corporate funding since most funding sources want positive name recognition when donating to charitable causes. A profile of quality and high-visibility for NHCAC would encourage organizations to attach their name to ours.

With a new stream of print and broadcast features, our press packet has become a powerful tool, and Ms. Gray has utilized this to our advantage. Last fall, after only three months with NHCAC, Ms. Gray unveiled our premier event, Stars and Style, which featured the band Kool and the Gang, a show stopping Vera Wang fashion show with ABC Daytime models, wrestlers from the Worldwide Wrestling Federation, New York Jets and Giants football players, and an array of eclectic auction items. This event was a great time, it netted \$23,000 to NHCAC!

Ms. Gray has moved into the private sector, bringing us Knight Trading Group, who generously gave us \$10,000, the single largest corporate donation in their company's history. In development are proposals for Pershing, Citicorp, and Alliance Capital, among others. Ms. Gray's strength lies in her ability to create the kind of positive community partnerships and projects that lead to long-term funding. She has also established constructive and progressive relationships within the Departments at NHCAC, uncovering media and funding possibilities, and stimulating new ideas and projects. These relationships provide a strong foundation for community development, and we plan to build on them.

NHCAC commends the Department of Community Affairs for recognizing this unique opportunity and their continued support of new ideas that bring strength and sustenance to our communities.

I am proud to say that this new position was certainly well founded, and I look forward with great anticipation to the coming year.

Michael Leggiro is the Executive Director for the North Hudson Community Action Program. For additional information, contact NHCAC at (201) 866-2388.

2002 CALENDAR OF EVENTS

May 16

Governor's Conference on Recreation for Individuals with Disabilities: "Juggling Life's Challenges" to be held at the Princeton Marriott. For additional information, please contact Patricia Swartz at (609) 984-6654 or visit the website www.state.nj.us/dca/dhcr/recreation.htm

Back to School News...continued

The New Jersey Institute of Technology (NJIT) will continue its dual role as administrative partner and recruiter of both graduate and undergraduate students majoring in civil engineering and architecture at NJIT. Their students are proficient in AutoCAD and other design program. Students can gather and review construction bids, design and reconfigure space within buildings, and help supervise construction crews. Students are able to and are encouraged to attend board, planning, and zoning board meetings.

If you are interested in learning more about the Housing Scholars Program, or would be interested in receiving a Request for Proposal (RFP) which will be mailed in mid-December to eligible nonprofit organizations, please contact Janis Ginsburg at (609) 292-6831 or Jginsburg@dca.state.nj.us.

We Want To Hear From You...



Brag about your agency

- New projects, groundbreakings, awards.
- Innovative programs.

What Would You Like To Hear About?

- Training programs
- What's new in lending
- ?????????????????

Send your ideas, suggestions, articles (on disk), questions, and pictures to:

**NJ Department of Community Affairs
Division of Housing/Community Resources
Office of Housing Advocacy
PO Box 806, Fifth Floor
Trenton, New Jersey 08625-0806
Attention: Caroline Woodrow
Phone 609-633-7121 Fax 609-984-8454
E-Mail: dhcr@dca.state.nj.us
www.state.nj.us/dca/dhcr/**

Award-Winning Townhomes in Trenton

Trenton's new flagship residential development, Monument Crossing, is underway on Phase II. The developer, Monument Crossing, Inc., is a partnership between Isles, Inc., a Trenton community development corporation, and Affordable Housing Developers, a private developer based in Millburn, New Jersey. The thirty-seven units in Phase I are sold and half of the forty-six units in Phase II are under contract.

Monument Crossing is being constructed on the site of a cluster of abandoned industrial buildings, and will consist of 84 town homes. The project is being funded through UHORP, the City of Trenton, a construction loan from First Union, and grants from the Federal Home Loan Bank of New York. Monument Crossing has already won two competitions, Community Builders of New Jersey "Best Attached House" and The Materials Manufacturers Association Concrete Council's "Award of Excellence".

Residents of Monument Crossing range in employment from administrators for State facilities, to social services managers, to practical nurses, City of Trenton parks employees, and school custodians. Several of the homeowners moved back into Trenton from the suburbs, saying that they had grown up in the neighborhood and wanted to be a part of its rebirth. Charlie Little, an administrator at a local hospital said, "I grew up around here, when it was a great place to live. I came back from the suburbs to be a part of the re-birth."

Laura Swartz is the Development Coordinator of Isles, Inc. For additional information on Isles, please visit the website at www.Isles.org

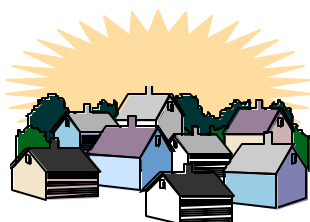


Office of Housing Advocacy

Department of Community Affairs
Division of Housing and Community Resources
PO Box 806, 5th Floor
Trenton, NJ 08625-0806

ADDRESS SERVICE REQUESTED

FIRST CLASS MAIL
USPOSTAGE
PAID
Trenton, N.J.
Permit No. 21



OUR MISSION STATEMENT:

To strengthen and revitalize communities by assisting in the delivery of affordable housing, providing supportive services, and promoting community and economic development.