



Building Better Communities
- Neighborhood by Neighborhood

The Advocate

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

From the Division Director



DCA's Fair Housing Initiative

By Keith A. Jones

This spring, the New Jersey Department of Community Affairs' (DCA) Division of Housing and Community Resources is implementing a statewide fair housing education and outreach campaign entitled "Fair Housing Builds Better Communities." This campaign is designed to help combat patterns of racial segregation and housing discrimination, which unfortunately still occur throughout New Jersey. By providing the general public with knowledge of the local, state, and federal fair housing laws, individuals will be able to learn about their rights and recognize discrimination.

The Fair Housing Campaign will include the following activities:

- ♦ *The Development of a Major Media Campaign.* DCA has partnered with New Jersey Network (NJN) to produce and televise statewide, bilingual public service announcements and two half-hour program specials concerning discrimination in housing.
- ♦ *The production and distribution of Fair Housing materials.* In cooperation with thirteen Community Action Agencies (CAAs), DCA will distribute bilingual fair housing information to very low-income and low income families, county libraries, banks, community centers, non-profit organizations and insurance agencies. The materials will give a Landlord a better understanding of the law and help prevent discrimination against families with children in multifamily housing.
- ♦ *The Establishment of a 1-800 NJ Fair Housing phone hotline.* DCA will establish a bi-lingual fair housing phone hotline number to help answer housing discrimination questions. An individual can learn to recognize discrimination, and how to file a complaint by use of the hotline.
- ♦ *The Development of Workshops.* DCA will develop and conduct two fair housing workshops for community groups, developers, lenders, Realtors and property managers to help

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Thank You, Roy Ziegler

Roy Ziegler. Housing. For the past 25 years, these three words have been synonymous within the Department of Community Affairs. This June, Roy will retire from his position of Assistant Director of the Housing Assistance Element.

Roy began his career as a Field Service Coordinator for the Section 8 Housing program in 1976. Several years later, the program reorganized and he was appointed Assistant Chief and shortly thereafter, Roy became Chief of the Bureau of Housing Services. In 1990, he became Assistant Director of the Division of Housing and Community Resources.

In 1991, Housing and Urban Development (HUD) appointed Roy to serve on a national work group to help develop a systems integration project, which has since been implemented in every state. He continues to serve on HUD's national work group to help develop policies for the Section 8 Rental Assistance program.

Roy has served two terms on the Board of Directors of the National Leased Based Housing Association followed by his election to the Assistant Secretary position. In June 2000, he was elected Vice-President of the Association. He has been the Chairman of the Public Housing Management committee since 1993.

In 1999, HUD appointed Roy to the Rule-Making Committee which had been formed by order of Congress to develop a consensus on a new contract renewal process for the Section 8 Housing Assistance Program. In May 2000, he was appointed to the Mental Health Action Plan Committee at HUD. Roy is currently an adjunct professor for Rutgers University, Center for Government Services for the New Jersey Local Housing Authority and Redevelopment Agency Training Program.

Keith Jones, Director of The Division of Housing and Community Resources, expressed his admiration of Roy's contribution to DCA, "I began my career in state government under Roy's direction. He showed me that there was more to the Section 8 Housing Program than subsidy payments and Housing Quality Standards (HQS). He has proven time and again to be a true innovator of housing issues and housing programs. Thank you, Roy, for your dedication and inspiration."

On behalf of all of us at DCA who have had the pleasure to work with you Roy—we wish you a long, happy, and well deserved retirement. Good Luck!

Spring 2001

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DCA Housing & Community Resource Element Implements Customer Service Office

by Walter Planer

In order to better serve its customers, the New Jersey Department of Community Affairs' Housing and Community Resources Element has implemented a Customer Service Section (CSS). CSS will be available to provide answers to Housing Program related questions and problems, in order to improve service to its' Housing Program customers.

Pam Margraf, Supervisor of the Customer Service Section, noted, "Studies have shown that the public's expectation of quality service from government agencies is, unfortunately, very low. Our goal is to improve customer satisfaction by being accessible, knowledgeable, and empathetic." Ms. Margraf and her assistant, Hector Rivera, who is also a member of the Department's Bilingual

Translation Team, feel that first and foremost it is important to consider the problem or situation from the customer's standpoint. "Housing issues are often the most critical need of our customers." Ms. Margraf added, "Our focus is on addressing the specific needs and concerns of our customers."

Thus far, CSS has responded to inquiries pertaining to applicant status on the Section 8 Housing Assistance Program waiting list, as well as calls from the general public seeking information on how to apply for Section 8 assistance. Children of aging parents have contacted CSS to inquire about housing assistance for their parents. CSS has also assisted participating landlords with

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DCA's Section 8 Program Elects First Resident Advisory Board

by Roy Ziegler, Assistant Director, Department of Community Affairs Housing Assistance Element

The New Jersey Department of Community Affairs (NJ-DCA) Section 8 Resident Advisory Board met in Trenton on February 22, 2001 to elect its first president and officers. Formed last February, the Resident Advisory Board assists the Section 8 Program in developing the Public Housing Agency Plan, and makes recommendations regarding the policies of the Department's Section 8 Housing Program.

Telissa Dowling was elected to a two-year term as president of the Board. Other officers

elected were: Rose Mack, Vice President; Ira Levinson, Recording Secretary; Cheryl Carson, Corresponding Secretary; and Mary Ann Smith, Treasurer.

In her initial remarks as President, Ms. Dowling stated, "I look forward to working with the Resident Advisory Board and members of the Department of Community Affairs to help bring about a greater understanding of the Section 8 Housing Program to our 16,000 participating families and to provide a sounding board for the development of DCA Section 8 program policies."

The Quality Housing and Work Responsibility Act of 1998 mandated that all Section 8 Programs establish a Resident Advisory Board. As a statewide Section 8 Program, the Department of Community Affairs decided

to create the widest representation on its' Resident Advisory Board, by establishing a board that consists of two delegates from each of the twenty-one counties in New Jersey. The delegates were elected last year by Section 8 participants in their respective counties.

Jackie Grabine, the Assistant Bureau Chief for the Division of Housing and Community Resources at DCA, coordinates the activities of the Section 8 Resident Advisory Board. "This is a milestone in the development of our Section 8 Housing Program," said Ms. Grabine. "The Resident Advisory Board has become an integral part of our policy-making decisions for the Section 8 Program. Ms. Dowling has been very active in our efforts with the Board and I believe that she will be a very effective President."



The Governor's Adopt-A-Neighborhood Program "Bringing Hope to Needy Neighborhoods"

by Cydney Anne Walton

New Jersey's neediest cities have a secret weapon for fighting the battle of urban decay- the Governor's Adopt-A-Neighborhood Program. This program in the Department of Community Affairs helps to revitalize neighborhoods in conjunction with the Governor's urban agenda and is designed to complement existing neighborhood revitalization programs such as the Neighborhood Preservation Program (NPP). After NPP identifies the needs of its communities it proposes potential projects for evaluation by the Adopt-A-Neighborhood Program. Adopt-A-Neighborhood brings together residents, local businesses, civic and non-profit organizations and partners them with a corporate sponsor. The Department of Community Affairs seeks to strengthen the social, physical, and economic fabric of communities through volunteer work and its Adopt-A-Neighborhood Program by giving everyone a chance to help address the needs of the neighborhood.

Good things are happening in impoverished neighborhoods throughout New Jersey's

"Never doubt that a thoughtful, dedicated group of people can change the world. Indeed, that is all that ever has."

- Margaret Mead, Social

urban areas. Vacant lots that were once litter strewn are being transformed into beautiful playgrounds and community gardens. Boarded-up and abandoned are being rehabilitated into dream homes for low income families. Areas of graffiti are being replaced with bright, colorful murals designed and

painted by the children of the community.

The Adopt-A-Neighborhood Program brings together the resources of state government agencies and the giving programs of Fortune 500 corporations. The Home Depot, Salomon Smith Barney, British Airways, State Farm Insurance and the National Association of Industrial and Office Properties are just a few of the companies that have sponsored Adopt-A-Neighborhood projects. The corporate partners help communities by giving back to the neighborhoods where their employees and customers live. Their gift is not just about writing a check, it is also about a company giving with it's hearts and hands. The companies "adopt" the neighborhood and work very closely with the residents and local government to identify and address the needs of the community.

For reasons ranging from simple altruism, to the company's desires to knit their employees together and improve morale, more companies are participating in volunteer work. The actual community service project usually

takes place in one day, but the planning process may take up to six months to develop. For example, a playground community service project usually takes place in one day. Executives trade in their suits and laptops for work boots and shovels. Compa-

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The Advocate

Spring 2001

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.

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OHA-NESC to Provide Consulting Services

The Office of Housing Advocacy has contracted with National Executive Services Corporation (NESC) to provide technical assistance to its' non-profit housing organizations.

NESC is a 501 C (3) organization founded in 1977 by a group of retired senior level business executives who are able to provide valuable consulting services to a non-profit organization. NESC works "hands on" with the non-profit organization, and carefully tailors its' services to the organization's needs. It has worked with OHA grantees in such diverse areas as strategic planning, executive transition planning, organizational assessments, marketing, board development.

The Executive Services Corps of the Delaware Valley (ESCDV), an affiliate of NESC based in Philadelphia, provides similar services to non-profits in southern New Jersey as well as throughout the Delaware Valley and eastern Pennsylvania.

"It is our belief (NESC) that there is value in bringing tried and proven business management practices principles to the non-profit sector. Our collaboration with OHA and its grantees has borne out the validity of this premise" stated Barkley Calkins, Senior Vice-President and Regional Manager of NESC of New Jersey. "It is a real pleasure to work with the OHA staff and their grantees. Our working relationship thus far has proven to be gratifying and beneficial to all involved parties."

Ron Intile, Senior Project Manager of OHA, agrees. "NESC has successfully completed projects for many of our grantees. The range of professional talents that NESC has available is very impressive and gives them the potential to assist non-profit organizations in all aspects."

For additional information on NESC and services available please contact Barkley Calkins at (201) 818-1770 or E-mail NESCNJ@aol.com. To contact ESC: Wilhelm Sandvik (610) 649-2284 or visit the website at <http://www.executiveservicecorps.org>.

Back to the Future!

How to Become a Main Street New Jersey Community

by Paul Stridick: State Coordinator, Main Street New Jersey Program

Main Street...Images of "walking the Avenue"...Trips to the local department store and Five and Dime... Ice cream parlors... Fourth of July parades. It's the American Dream; it's shops and apartments, movie theaters and parks, banks, the post office and churches. It is the places in the community that belongs to everyone. It's real, and yet it is in our hearts and minds. It's about the past, and it's about our future.

Main Street New Jersey (MSNJ) provides selected communities with technical assistance and training to revitalize New Jersey's historic downtowns and commercial districts. The program helps municipalities improve their economy, appearance and image of their central business districts through the organization of local citizens and resources.

Every two years the DCA accepts applications and designates qualified communities to join the program. These communities receive valuable technical support and training to assist in restoring their Main Streets as centers of community and economic activity.

The results in New Jersey have been impressive! MSNJ communities have brought significant numbers of new businesses and jobs to many of the downtowns throughout the state. In addition, facade improvements and building rehabilitation projects have upgraded the image of our traditional downtowns.

BENEFITS OF BECOMING A MAIN STREET NEW JERSEY COMMUNITY

When a community participates in a comprehensive revitalization effort, its commercial district can experience a return to economic vitality. By attracting new businesses and strengthening the existing, the present tax base will be protected and becomes stronger. Simultaneously, the economical viability of many of the downtown buildings is increased; façade renovations and signage upgrades enhance the aesthetic qualities within the area. As more and more shoppers, visitors and local employees rely on what's offered in the neighborhood, the increase in sales return greater revenues to the community. Overall, the net effect results in job creation, new opportunities and an increase in investment while preserving and enhancing the existing historical resources.

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Spotlight On: New Jersey Green Homes Office

by Darren Port

The success of the DCA Sustainable Development/Affordable Housing Pilot Program prompted the Department to create the New Jersey Green Homes Office (GHO). Nine projects were chosen to participate in the original pilot program in 1999. To date, one project has been built, another is nearing completion, two are about to break ground, and four are in various stages of design. West Side Village, a 129 apartment complex in Newark, was completed in the fall of 2000, and is now fully occupied. It won the Department of Community Affairs Outstanding Sustainable Housing Development Award at the 2000 Governor's Housing Conference, as an example of high quality and sustainable and affordable design.

The Green Homes program focuses on two components: (1) Assistance to the Department's Balanced Housing Neighborhood Preservation Program, and (2) Assistance to professionals and the general public in design and construction. The goal of GHO is for both components to lead to a more energy efficient, healthy, affordable, and sustainable residential housing market in New Jersey.

GHO is developing a program to assist the Balanced Housing Program in implementing two sustainable development initiatives. The first is the requirement that all Balanced Housing projects be "Energy Star" certified. "Energy Star" is the program of the U.S. Environmental Protection Agency (EPA) and the Department of Energy (DOE) for rating the energy efficiency of a home. Balanced Housing is requiring all projects to receive a minimum score of 86 on the Home Energy Raters Scale (HERS), the scoring system used by Energy Star. In other words, a home that uses 30% less energy than a conventionally constructed home built according to the Council of American Building Officials/Model Energy Code (CABO/MEC) will meet the standard. Energy Star certification should reduce energy costs for affordable units and on a broader scale, help the State attain the goal of reducing greenhouse gas emissions.

The second component of the program runs concurrently with assistance to Bal-

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Welcome to HAS

by Donna Hobson

The Division of Housing and Community Resources (DHCR) and the Housing Affordability Service (HAS) welcome the new municipalities that have begun working with HAS. The municipalities are: Rivervale Township (Bergen County), Aberdeen Township (Monmouth County), Barnegat Township (Ocean County), and Watchung Borough (Somerset County).

HAS acts as agent for the municipalities in performing the affordability control. For example, HAS will collect all required information from applicants of affordable housing. HAS staff review the applications for required income and eligible bedroom size, etc. Personal interviews are scheduled with the applicants, credit reports are examined, and income eligibility is determined. Qualified candidates are issued a Certificate of Eligibility. The client then presents the Certificate of Eligibility to the landlord or developer of an affordable unit. Frequent database searches are run to identify potential individuals interested in the rental or purchase of an affordable unit.

Field officers of HAS are assigned territories with "active" developments (developments under construction or available for re-sale or rental.) Frequent database searches are run to identify potential individuals interested in the rental or purchase of an "active" affordable unit. HAS monitors the properties for 10 to 30 years to ensure continued affordability.

DHCR and HAS welcome these municipalities and look forward to working with them in maintaining long term affordable controls on new units in the HAS inventory and in assisting them in their efforts to make affordable housing units available to qualified applicants.

Donna Hobson is the Senior Management Assistant with the Department of Community Affairs' Housing Affordability Service. Please call (609) 292-9795 for additional information.

The Federal Reserve and the Role of its' Community-Affairs Function

by Dede Myers, Vice President and Community Affairs Officer, Federal Reserve Bank of Philadelphia

What is the Federal Reserve, and what does it do? Why does it care about disadvantaged communities? What role does Community Affairs play in the Federal Reserve? These commonly asked questions can be answered in the following mini-lesson on the Federal Reserve...

Congress created the Federal Reserve System in 1913 to operate as the nation's central bank. The Federal Reserve has four roles: Conducting the nation's monetary policy; Supervising and regulating banking institutions; Maintaining the stability of the financial system; And providing certain financial services to the U.S. government, the public, financial institutions, and foreign official institutions.

The Federal Reserve System is based in Washington D.C. It is composed of the Board of Governors and 12 Reserve Banks located throughout the country. The Third Federal Reserve District covers southern New Jersey, all of Delaware, and the eastern two-thirds of Pennsylvania. There are approximately 300 financial institutions and about 100 bank or financial holding companies in the District.

The community-affairs function within the Federal Reserve grew in the late 1960's as consumer-protection laws increased. By 1981, the Board of Governors' was recommending that each Reserve Bank create a community-affairs function to deal with the increasing number of Community Reinvestment Act (CRA) protests. However, by 1984, the Federal Reserve Banks were much more involved in helping all parties understand urban and neighborhood issues regardless of whether a CRA challenge had been filed. Subsequently, the community-affairs function became one of education and outreach.

Some 17 years after the Board of Governors' directive, the Philadelphia Reserve Bank's Community and Consumer Affairs Department (C&CA) has two main objectives:

1. To provide financial institutions, community representatives, and government entities with the information they need to forge partnerships that address the credit needs of low- and moderate-income households and communities;
2. To assist financial institutions to comply with, and community representatives and governmental entities to understand, the consumer-compliance regulations that protect those using banking services, including credit.

Carrying out these objectives takes a variety of forms. C&CA holds regional meetings and district-wide conferences attended by bankers, community groups, and government representatives, and produces a range of publications that are made available in print and on the website. It also participates in special initiatives and collaborative efforts.

A major part of the department's work is preparing profiles for communities in the Third District. Each profile contains selected census data, aggregate Home Mortgage Disclosure Act (HMDA) and CRA lending patterns, information on area banks, a list of nonprofit organizations that are in the business of housing or economic development or that provide services to low- and moderate-income families, and a listing of federal, state, and local financing programs that can be used by banks. The information contained in the profiles can be used to identify credit needs and create new programs. Profiles are listed on the bank's Web site at: www.phil.frb.org/ccapubs/profiles.html.

Profiles for the New Jersey counties of the Philadelphia Metropolitan Statistical Areas (MSA- Burlington, Camden, Gloucester and Salem counties), the Trenton MSA, and the Vineland-Millville-Bridgeton MSA are presently on the website. A new profile on the Atlantic-Cape May MSA will be added to the site by the fall of 2001.

The Department publishes a newsletter, *Cascade*, three times a year. Outside authors are invited to contribute articles that will encourage discussion of community-development issues and programs in all communities. Also, C&CA's Technical Briefs describe the structure of model programs that could be replicated in the District. The first Technical Brief detailed the New Jersey Pre-Development Partnership Loan Program.



C&CA also undertakes special initiatives. One initiative is a joint effort with the New York Federal Reserve on financing issues for multifamily properties of five to twenty units in low- and moderate-income neighborhoods. This effort is coordinated through the New Jersey Multifamily Housing Preservation Committee, consisting of multifamily owners, government representatives, and lenders concerned about the preservation of these buildings. C&CA is currently developing a research report on exemplary

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Director . . . continued

them understand the requirements of the Fair Housing laws.

- ♦ Housing industry groups are encouraged to increase their support for the development of accessible housing opportunities.
- ♦ The Development of a Complaint Referral Process. DCA will work closely with the Office of Landlord/Tenant Information and the Department of Law and Public Safety's Division on Civil Rights to develop a complaint referral process.

Keith Jones is Director of the Division of Housing and Community Resources. For additional information regarding the Fair Housing Campaign, please visit the Division of Housing and Community Resources web site at <http://www.state.nj.us/dca/dhcr>

Customer Service. . . continued

issues pertaining to subsidy payment or lease violations for a Section 8 tenant. Questions not directly related to housing issues are referred to the appropriate organization or agency.

In the future, CSS intends to develop training for the staff in the field offices, who deal directly with the public on a daily basis. In addition, CSS will be working in conjunction with the Landlord Liaison Office to provide the tenant and landlord with a better understanding of housing issues.

For further information or assistance regarding CSS please contact Pam Margraf at (609) 633-6061 or Hector Rivera (609) 292-4080. Walter Planer is Supervisor of the Landlord Liaison Office in the Department's Division of Housing Assistance Element.

Hot Websites: Home Ownership and Real Estate

by Rod Groff

Home Ownership continues to become a reality for many New Jersey residents. However, many first time home buyers, minority populations, lower income groups and immigrants often have several questions about the process of purchasing a home. Some of the best information can be found on the following web sites:

- ♦ **New Jersey Housing and Mortgage Finance Agency:** <http://www.state.nj.us/dca/hmfa/> This site includes information for New Jersey first time home buyers and urban area home buyers. There is a mortgage calculator which allows you to determine the amount of your mortgage payment.
- ♦ **U.S. Department of Housing and Urban Development's Home Buyers Kit:** <http://www.hud.gov/buyhome.html> This comprehensive website includes 100 commonly asked questions about buying a new home. There is also information available on fair housing laws, housing counseling, mortgage tips and a mortgage calculator.
- ♦ **Fannie Mae's HomePath.com:** <http://www.homepath.com> This site can help find the mortgage and lender that is right for the purchaser. It includes information on the home selection process, how to obtain the mortgage, and the purchase of a home.

The following sites can assist prospective buyers in the search process for a home in New Jersey. They also include links and information to peripheral services such as home inspectors, home insurance agents, title insurance companies, lawyers, movers, etc. These websites are NOT endorsed by DCA's Division of Housing and Community Resources.

Realtor.com <http://www.realtor.com> and Homestore.com: <http://www.homestore.com>

These affiliated sites are controlled by the National Association of Realtors. They have the largest selection of listings of New Jersey residential real estate.

Domanina.com <http://www.domanina.com> Domania provides tools and information to save time and money if you are buying, selling, or just looking for real estate. It allows you to investigate home prices, home values, or property tax information, and more.

Rod Groff is a Housing Specialist with the Office of Research and Policy Development

Adopt-A-Neighborhood. . . continued

nies allow their employees who always say, "I want to volunteer, but I just can't find the time," a chance to get out there and make a difference on company time. "We do this because we feel we're not just an airline flying into a city but a part of the community," says Dale Moss, Director of Worldwide Sales for British Airways. Over 600 British Airways employees from across the United States participated in a "Day of Caring" and undertook simultaneously thirteen service projects throughout the City of Newark. The good deeds ranged from building a playground at a shelter for homeless families to landscaping a science discovery garden at the Newark Museum.

Another successful project is the E Street playground and greenhouse in the Borough of Belmar. A formerly littered, vacant lot has blossomed into a playground and a greenhouse for the local elementary school and is incorporated into the Science and English curriculum. Salomon Smith Barney's regional director, Ron Ferrelli feels, "it is a win-win

situation for all. It gives us the chance to destroy stereotypes that paint financial institutions as indifferent to social needs." It is clear who gains the most from this project. You can recognize them from their laughter!

For additional information contact

Before...



Cydney Anne Walton, Program Director of the Adopt-A-Neighborhood Program at (609) 633-6257.



& After

Spotlight. . . continued

anced Housing. It is directed toward accelerating the use of innovative residential green design and building technologies, raising building standards among design and construction professionals, and creating a consumer demand for healthy, efficient and environmentally responsible homes for the general public. The GHO seeks to advance these aims through advocacy, education, technical assistance, and partnering with other agencies and groups. Several professional design workshops are currently being developed, as well as a comprehensive Green Resources website. A web-based solar technologies distance learning course and a energy efficient mortgage program are in the planning process.

The Balanced Housing Program will also initiate the Sustainable Development Design and Construction Program, which will offer additional subsidies of up to \$7,500 per unit that surpass the standards of Energy Star. The new Balanced Housing rules incorporate the goals and strategies of this program, and include such environmentally efficient practices as reducing dependence on automobiles, using low VOC construction materials, and using renewables. The program also seeks to educate developers and design professionals in whole system design and development methodologies, with the goal of creating "community," a sense of place, and buildings that are environmentally superior.

For more information, contact Darren Port, Coordinator of the New Jersey Green Homes Office, at 609-292-3931. E-mail: njgreenhomes@aol.com. The website is www.state.nj.us/dca/dhcr/njgreenhomes.htm

Correction

In the Winter 2001 issue of The Advocate, in the article entitled "Collaborative Effort Purchases Van for Farm Workers Organization", the list of contributing agencies should have read: "NJ DCA, Tri-County CAA (Cumberland, Salem and Gloucester Counties), Atlantic Human Resources (CAA for Atlantic and Cape May Counties), and the Camden County Council on Economic Opportunity (CAA for Camden County)." We apologize for this omission.

Pre-Development Programing Wins an Award

by Ron Intile

The Reinvestment Fund and the New Jersey Community Loan Fund received the Outstanding Cooperative Funding Initiative Award at the 2000 Governor's Housing Conference for their administrative contribution to the Department of Community Affairs Pre-Development Loan Program. Since 1997, the program has lent over \$4,000,000 in pre-development funds to non-profit housing developers. The Pre-Development Loan Program partners consist of the Division of Housing and Community Resources, the Chase Manhattan Bank, First Union Bank, Dime Savings Bank, PNC Bank, Fleet Bank, Sovereign Bank, The Reinvestment Fund, and the New Jersey Community Loan Fund.

Ron Intile is Senior Program Manager of the Office of Housing Advocacy.



Pictured left to right: Debra DeSantis, Director of the New Jersey Housing & Mortgage Finance Agency; Nancy Wagner-Hislop, The Re-Investment Fund; Michael Torrens and Jacqueline Baranowski of the New Jersey Community Loan Fund; Keith Jones, Director of the Division of Housing and Community Resources.

Back to the Future. . . continued

FOUR POINT APPROACH

Revitalizing a downtown is not a quick fix. True success comes from using a comprehensive and incremental Four Point Approach to create a well-balanced revitalization program:

- ♦ **Organization** involves building the framework that is well represented and funded by local residents, merchants, property owners, civic groups and local government.
- ♦ **Economic Restructuring** analyses current market forces to develop long-term solutions by recruiting new businesses, creatively using under utilized spaces, and sharpening competitiveness of entrepreneurial merchants.
- ♦ **Design** enhances the appearance, attractiveness and traffic management of the district. Rehabs, street and alley clean-ups, parking and traffic calming issues, landscape and lighting all enhance the downtown as a quality place to shop, work, invest and live.
- ♦ **Promotion** entices shoppers, investors, residents and visitors through festivals, retail events and image improvement campaigns to encourage consumer traffic.

WHAT MAKES A WINNING APPLICATION?

Successful applications for designation as a Main Street New Jersey community demonstrate commitment through strong volunteer support, along with stable long-term local government commitment, as well as a willingness to develop public and private partnerships in order to achieve success. Once designated the community commits to hire an executive director to administer the local program in their well-defined commercial district modeled on the "Main Street" four-point approach.

MSNJ will soon accept additional communities to participate in its comprehensive downtown revitalization effort.

If your community would like to find out more information about becoming a Main Street New Jersey community, please contact: Main Street New Jersey (609) 633-9769 or E-mail: MSNJ@juno.com

Neighborhood Leadership Initiative

"Ten Years and Counting"

by Jacques O. Lebel

On June 8, 2001 friends, colleagues, supporters, and alumni of New Jersey's Neighborhood Leadership Initiative (NLI) will convene at the College of New Jersey to celebrate the graduation of the NLI Class of 2001.

The NLI was initiated in 1991 by the Community Foundation of New Jersey under the leadership of its then-President and former New Jersey Governor Christine Todd Whitman. The year-long leadership training program seeks approximately 40 individuals of diverse age, race, ethnic background, and educational attainment who show signs of emerging within their neighborhoods and communities as grass roots leaders. The selected Fellows participate in a full weekend of team building, and meet one Saturday a month for training sessions aimed at strengthening their knowledge and skills in a number of community leadership areas. Examples of training include community resource mapping, grantsmanship, forming effective groups, and successful program management. The NJ Department of Community Affairs through its Division of Housing and Community Resources has provided partial financial support for this program since its inception in 1991.

For additional information on the Neighborhood Leadership Initiative training program, the graduation ceremony, or the process for nominating candidates or personally applying for the Class of 2002 (application deadline August 17, 2001), please contact the Community Foundation of New Jersey at 973/267-5533, ext. 11.

Jacques O. Lebel is the Assistant Director of the Housing and Community Support Element within the Division of Housing and Community Resources.



NLI Graduation Day 2000: Jacques Lebel (center), DCA/DHCR Assistant Director, is pictured with the 14 NLI graduating Fellows of the class of 2000.

Federal Reserve . . . continued

multifamily financing and technical assistance programs.

In addition, the Federal Reserve of Philadelphia is hosting regular meetings of the Financial Resources for the Environment Task Force, which is exploring development of a financing intermediary for brownfields-redevelopment projects in Pennsylvania. A task force with representatives of financial institutions, other corporations, and public agencies is finalizing underwriting guidelines, developing financial projections, and drafting legal documents. The Philadelphia Fed is working with the Federal Reserve Bank of Cleveland in this effort.

During 2001, the department will conduct research on selected community-development topics. For example, an economist in the Bank's Research Department is working with the St. Joseph's Carpenter Society to measure the impact of that nonprofit's activities in Camden, New Jersey.

This foregoing is just a mini-lesson on the Federal Reserve. If you have questions or would like more specific information about C&CA's education and outreach activities, please call one of our Community Development Advisors at 215-574-6568.

CSP-NJ Awarded 75 Mainstream Vouchers

by Pam McCrory

Collaborative Support Services-NJ (CSP-NJ), a statewide not-for-profit mental health consumer-operated agency, was awarded \$3,396,893 in Section 8 Mainstream Voucher Program by the U.S. Department of Housing and Urban Development in February 2000. The award is for 75 five-year vouchers- 20 in Hudson County, 30 in Monmouth County, 5 in Cape May County, and 20 in Passaic County. The Mainstream Vouchers are specifically for persons with disabilities.

This is the first Mainstream Section 8 Voucher Program award for a not-for-profit agency in New Jersey, and CSP-NJ is one of only seven not-for-profit agencies nationally to receive a Mainstream Voucher Award last year. "CSP-NJ welcomes the opportunity to access housing and rental subsidies for disabled individuals, who often already live below the poverty line," said Pam McCrory, Director of Community Development for CSP-NJ. She continued, "It is a pleasure to work with Jackie Grabine, Assistant Bureau Chief of Bureau of Housing Services and the Office of Housing Advocacy staff, who are a tremendous source of technical support to us." CSP-NJ is currently in the process of completing the Administrative plan for the vouchers, and anticipate taking applications in late May or early June. DCA will administer the vouchers for CSP-NJ. For the third consecutive year, DCA received a Mainstream award of 66 vouchers.

CSP-NJ grew out of a grass roots consumer movement in Asbury Park in the 1980's and developed its' supportive housing program in response to lack of permanent affordable housing for recipients of mental health services. Today, CSP-NJ currently operates over 220 units of scattered site supportive housing in nine counties throughout New Jersey.

Pam McCrory is the Director of Community Development for CSP-NJ. For further information please call (732) 780-1175

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- 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/**

2001 CALENDAR OF EVENTS

- JUNE 26** The Reinvestment Fund 2001 Annual Meeting, 6pm at the Four Seasons Hotel, Philadelphia, PA. Reception and presentation on the accomplishments of the past year, and activities for the future. For additional information please contact Sandra Choukroun (215) 925-1130 x213.
- JULY 24-25** Downtown Revitalization Institute 2001 / co-sponsored by LISC. Session 3: "Creating Economic Opportunity on Main Street" (Session 4: October 23 & 24, 2001: Promoting Downtown) held at NJ-HMFA, 637 So. Clinton Ave. Trenton, NJ. Deadline for registration of Session 3 is July 16, 2001. For additional information: please call (609) 633-9798 or msnj@juno.com.
- SEPT. 24-25** 7th Annual Governor's Conference on Housing and Community Development at the Atlantic City Convention Center, Atlantic City, NJ. Trade show booths are available- Please contact Sandy Stull (609) 278-7455. For hotel reservations at the Sheraton Hotel call (800) 627-7212. Request the Governor's Housing Conference rate. Space is limited!



Office of Housing Advocacy

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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.