



Building Better Communities -
Neighborhood by Neighborhood

The Advocate

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

From the Division Director



Our Goals for 2000

By Keith A. Jones

I have had the opportunity to meet with many nonprofit and for-profit organizations over the past few months; we discussed their needs and ways the Department of Community Affairs can

help them attain their goals and meet the housing and economic development needs of the communities they serve.

One of my goals as Acting Director of the Division of Housing and Community Resources is to work with organizations to build upon their existing relationships and cultivate new partnerships with for-profits, nonprofits, and federal, state and local agencies to develop holistic strategies to address their needs.

Some nonprofit agencies asked that we provide communities and their residents with easy access to information about the Division via a user-friendly information technology system. One of my goals is for individuals and agencies to be able to access program information and submit applications electronically. My hope is to see us on the cutting edge of both telecommunications and information technology within the next year.

With input from many organizations, we set priorities in several areas in which to concentrate our resources. We agreed there is a need to increase the number of affordable housing units being built for our most vulnerable populations. Targeted populations will include very low-income and low-income persons as well as the homeless or disabled in need of permanent or supportive housing. We will also continue with our lead-based paint abatement program, economic development projects in both rural and urban areas, and sustainable development and smart growth planning initiatives.

I realize this is a very aggressive agenda, but I feel confident that working together we can make great strides to help address many of your needs and those of the State.

I look forward to working with you and wish you a happy, healthy and productive new year.

Keith A. Jones is Acting Director of the Division of Housing and Community Resources.

Sustainable Development/ Affordable Housing Pilot Program Announces Awards

By Peggy Huchet

The Department of Community Affairs and Public Service Electric and Gas Company presented awards to developers participating in the Sustainable Development/Affordable Housing Pilot Program at the Governor's Housing Conference on October 13.

The purpose of this program, initiated in 1998 by DCA in partnership with PSE&G, is to promote sustainable development in the context of affordable, energy efficient housing.

Sustainable development criteria include the many aspects of building that incorporate principles of sound land use planning, minimize impact on the environment, conserve natural resources, encourage superior building design to enhance the health, safety and well-being of the residents, provide durable, low-maintenance dwellings and make optimum use of existing infrastructure.

The recipients of the awards have distinguished themselves by meeting or exceeding PSE&G's 5 Star Program standards and employing sustainable design strategies.

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(continued on page 3)



Left to Right - Fred Lynk, Manager, Demand Side Marketing, PSE&G; Patrick Morrissey, Exec. Dir. H.A.N.D.S.; Phyllis Salowe-Kay, H.A.N.D.S., Board Member; Commissioner Jane M. Kenny, N.J. Department of Community Affairs

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Hurricane Floyd vs. Alternatives, Inc.

by Harold F. Hoyd

On September 17, 1999, I was enjoying an unseasonably warm and bright day as I relaxed with my coffee and a few co-workers at the picnic table in our Raritan office. How ironic it was that only a few miles away news helicopters were televising the mass destruction and the life and death struggle of military helicopters rescuing stranded residents from rooftops, trees, and the odd floating debris. Early that morning Nancy Good, President of Alternatives, Inc., had called to tell me she had just seen one of our buildings on the *Today* show; all she could see was the roof rising above the flood waters. We could hear the constant drone of helicopters passing overhead. The helicop-

ters flew over our heads and landed time after time at a corporate helipad down the road; shortly thereafter an approaching siren from a ground ambulance signaled another recovery on its way to the local hospital.

Hurricane Floyd came with plenty of warning. For days we heard of the devastation in North Carolina and that the "storm of the century" was headed for New Jersey. Alternatives' facilities management staff spent two of those warning days testing sump pumps, gassing up portable generators, and reviewing contingency plans to keep our residential facilities as habitable as Floyd would allow. We had no idea how inadequate our elaborate preparations would be.

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Homelessness Prevention Program Provides Relief for Flood Victims

By Walter Planer

When Hurricane Floyd dumped massive amounts of rain on the northeastern section of New Jersey this past September, thousands of families were left homeless and wondering what to do next. In the aftermath of the storm people lost their property, material possessions, irreplaceable family treasures, and in some cases their very livelihood.

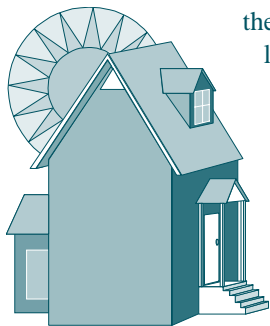
As in similar situations in the past, the Department of Community Affairs' Homelessness Prevention Program established a presence on the scene. Concentrating their efforts in the hardest hit areas of Somerset, Bergen, and Passaic Counties, the staff offered crisis counseling and provided monetary assistance to pay security deposits, rents, and utility costs, to families attempting to relocate, either temporarily or permanently. They also helped to recover security deposits from the landlords of their now uninhabitable homes. These efforts were coordinated with the Red Cross, the Federal Emergency Management Agency (FEMA), and the State Office of Emergency Management.

A Homelessness Prevention field representative was assigned to the relief effort to aid in the procurement of mobile homes for displaced people while their properties were being reconstructed. Homelessness Prevention, FEMA, and the Red Cross each contributed funds to the relief effort. Homelessness Prevention also issued Home Section 8 Vouchers to subsidize rental

housing for disabled persons left homeless by the hurricane. In addition, the New Jersey Apartment Association, along with FEMA, created a list of apartment complexes willing to accept flood victims on an emergency basis. This list continues to be updated and distributed as new listings are added.

Thanks to the Homelessness Prevention Program, more than five hundred Hurricane victims are recovering from the effects of the disaster and have begun to put their lives and homes back together.

Walter Planer is Supervisor of the Landlord Liaison Office within the Division's Housing Assistance Element.



DCA Supports S&P Housing Authority Initiative

By Maxine Scribner

The Department of Community Affairs continues to seek out and support new initiatives that will strengthen housing authorities. DCA has supported a pilot program between Standard and Poor's, a world leader in rating and evaluation services for corporations, governments, nonprofit entities, and New Jersey housing authorities. DCA committed \$50,000 to be awarded to four housing authorities for this pilot program.

At the recent NJNAHRO conference, Deputy Commissioner Anthony Cancro announced the four awardees: Hoboken, West New York, East Orange, and Secaucus Housing Authorities. S&P will conduct a complete evaluation of their management, operations, and assets to pinpoint strengths and areas for improvement. We anticipate that these evaluations will be a means to strengthen the business and financial connections of the housing authorities, and serve as a tool for improvement.

Maxine Scribner administers the New Jersey Public Housing Authority Training Program and is a program manager with the Division's Office of Housing Advocacy.

The Advocate

Winter 2000

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 Janis Ginsburg at (609) 292-9470.

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Office of Housing Advocacy

Meyer Pincelli

Free Money from the IRS

By Jacques Lebel

Yes, it's true . . . and you can help by sharing the word with your friends, colleagues, and clients. Thanks to the annual Earned Income Credit (EIC) Program from your friendly Internal Revenue Service, single or married workers who were raising children in their homes in 1999 and earned less than \$30,580 can receive up to \$3,816 in tax credits or cash. Eligibility levels are slightly lower for families raising only one child, and workers between 25 and 65 raising no children are also eligible but at an even lower eligibility level. What is especially great is that individuals can file for their EIC not only for the current tax year but also for up to two years back.

According to the IRS, millions of dollars in potential EIC benefits to eligible New Jersey residents go unpaid because they are not applying for their credit. The best source for information about the EIC program is the IRS at (800) 829-1040. Also, throughout New Jersey you can find Volunteer Income Tax Assistance (VITA) sites where low-income persons can obtain free help in filing for the EIC. The location of your nearest VITA site can also be obtained through the toll free IRS number cited above. Finally, if you or your agency wish to become an active partner in New Jersey's EIC public outreach campaign, call Steve Valli of the N.J. Department of Human Services at (609) 292-4750.

The money is out there, it is available to eligible New Jerseyans. Please join this campaign and spread the word...FREE MONEY FROM THE IRS.

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

Winning projects are:

► **Operation Neighborhood '99, East Orange.** Construction of four new modular houses and reconstruction of two vacant houses on several sites will create six three-bedroom affordable homes for sale. The project will stabilize and upgrade a transitional neighborhood and restore abandoned buildings into energy-efficient homes.

Developer: H.A.N.D.S., a nonprofit developer.

► **Springdale Village, East Orange.** Construction of a 4-story, 42-unit apartment building, affordable to very low-income households in the Ampere neighborhood. The project will reclaim an abandoned industrial site within a mixed-use neighborhood that has a number of vacant and underutilized sites.

Developer: RPM Development Group, a for-profit developer.

► **Springfield Village, Newark.** A mix of single-family and two-family homes, apartments and stores on several blocks in the Central Ward. They will construct 42 units. This is a mixed-use, "in-fill" project that will help clean up and revitalize a largely abandoned neighborhood.

Developer: JP Affordable Housing, a for-profit developer, and CURE, a nonprofit developer.

► **Riverview Homes, Camden.** Construction of a 4-story, 16-unit apartment complex affordable to very low-income families in north Camden. The project will reclaim an abandoned site on the Cooper River adjacent to Cooper Waterfront Homes, a 65-unit apartment building completed in 1997 by this developer. It is part of a strategic neighborhood plan to revitalize a deteriorated neighborhood.

Developer: Camden Lutheran Housing, a nonprofit developer.

Four projects were designated as winners and as exemplary projects that will serve as models for affordable housing development in New Jersey. They are:

► **Clinton Park Townhouses, Trenton.** Construction of eight new single-family homes, eight new two-family homes and seven rehabilitated two-family homes within a two-block area along Ewing and Southard Streets. This is an "in-fill" project, reusing abandoned parcels and rehabilitating deteriorated vacant houses. The project



Left to Right - Fred, Lynk, Manager, Demand Side Marketing, PSE&G; Betsy Russell, Exec. Dir., Camden Lutheran Housing; Dr. Earl Dixon, Camden Lutheran Housing, Board President; Commissioner Jane M. Kenny, N.J. Department of Community Affairs.

is within a redevelopment area and an historic district.

Developer: Home Properties, a for-profit developer.

► **Faison Mews, Camden.** Reconstruction of two apartment buildings at the corner of Park Boulevard and Wildwood Avenue into 51 one-bedroom apartments affordable to very low-income elderly households. The Pearlye Building will be reconstructed to create 10 apartments. The Parkview Garden Apartments will be redesigned to accommodate 41 apartments. The project will remove a blighting influence on an otherwise stable neighborhood by reusing two deteriorating but still viable and attractive apartment complexes.

Developer: Pennrose Properties, a for-profit developer.

► **Eastampton Apartments, Eastampton.** Construction of a 100-unit townhouse developed for very low-income families, consisting of 70 two-bedroom units and 30 three-bedroom units. By approving this

complex, the municipality has found a low-impact way to meet its obligation to provide affordable housing. The housing will be located in a compact area, with the remainder of the site dedicated in perpetuity to wetlands.

Developer: Pennrose Properties, a for-profit developer.

► **West Side Village, Newark.** Reconstruction of a vacant commercial building at 113 North 13th Street to create 62 apartments and demolition of a commercial structure at 354 Park Avenue to build 66 units. There will be 128 apartments affordable to very low-income households.

Developer: RPM Development Group, a for-profit developer.

Projects will receive funding through the pilot program from several sources: The Balanced Housing Program will provide subsidy up to \$11 million. The PSE&G Energy Efficient Home (EEH) 5 Star Program will provide builders with financial incentives up to \$2,500 per unit to offset the costs of energy efficiency upgrades. Up to \$5 million in low-interest mortgages has been committed by the Housing and Mortgage Finance Agency. The State Energy office has committed \$200,000 to design and incorporate passive or active solar technologies.

To learn more about DCA's Sustainable Development Pilot Program and the recipients of the awards, log onto our website at www.state.nj.us/dca/dhcr/dhcrhome.htm. Congratulations to all the awardees!

Peggy Huchet is the Department of Community Affairs' Sustainable Development Pilot Program Coordinator.

Lender's Corner...

Delaware Valley Community Reinvestment Fund Has a New Name

By Nancy Wagner-Hislip

In June the Delaware Valley Community Reinvestment Fund shortened its name to The Reinvestment Fund (TRF). The new name reflects its regional focus on alleviating poverty and creating economic opportunity for low- and moderate-income persons. TRF now serves 21 counties in New Jersey, Pennsylvania, and Delaware including the following New Jersey counties: Mercer, Middlesex, Monmouth, Ocean, Burlington, Camden, Gloucester, Salem, Atlantic, Cumberland, and Cape May.

In recent months TRF has expanded both its predevelopment product line and its long-term financing capabilities. These products were developed in response to

(Continued on page 6)

Can The Office of Recreation Help You?

By Patricia Swartz

The Office of Recreation was established in 1950 and became part of the Division of Housing and Community Resources in April 1999. The Office of Recreation administers seven different programs that promote the development and expansion of recreational programs statewide and at the local level, including programs for individuals with disabilities. It disseminates information to governmental and other agencies engaged in fostering recreational programs.

Unused leisure time can be boring, destructive, and isolating. On the other hand, quality local recreation programs can be stimulating, enjoyable, educational, reduce stress, and positively affect the lifestyle of a community's residents. For example, when Phoenix, Arizona, expanded its late night and weekend activities, they reduced juvenile crime by 52 percent. Recreation programs can include arts, sports, social events, literary groups, and trips. Facilities within a community can include tot lots, playgrounds, sports fields, community centers, golf courses, and libraries. They can offer programs for toddlers through senior citizens.

If your community or county would like to hire a board-certified recreation professional to administer its recreation programs, the New Jersey Board of Recreation Examiners can help you. Certified recreation administrators or recreation supervisors must meet the board's eligibility requirements, pass an examination, and take continuing education courses to maintain their certification. Applications to sit for the examination are available through the Office of Recreation.

The Office of Recreation is available to answer questions about the legal and regulatory aspects of a community's recreation program. It also provides technical assistance to municipalities, counties, nonprofit agencies and individuals on issues such as playground safety, coaches' liability, facility standards, recreation commission procedures, barrier-free subcodes, child care

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Hurricane Floyd...continued

Early on the evening of September 16, 1999, the residents of Alternatives' parenting program for developmentally disabled families received word that it was time to evacuate their four-unit apartment building in Bound Brook, New Jersey. With no time to spare, the families left with little more than a day's change of clothing and a favorite toy or two. They were optimistic because they had been through the drill before in past storms; all felt a night in the local hotel would be almost like a vacation and the next morning would bring them back home after a rare breakfast out.

Alternatives bought the Bound Brook property in 1992 after renting it from the time it was built in 1986. Since it is located in the 100-year flood plain, it was built on an elevated slab that put the first floor above flood level. Previous storm waters had not come anywhere near the property, but this time would be different. After several sudden torrential downpours dropping inches of rain within minutes, the Raritan River broke its banks and engulfed everything in its path. The water rose so rapidly that our van floated several blocks down Main Street before it sank and was completely submerged. Several cars slammed into our foundation and a snapped telephone pole blocked our accessibility ramp. Flood water rose about five feet above our 100-year flood plain safety point.

Somerset County operated for most of the weekend under emergency conditions. The New Jersey National Guard sealed off damaged areas until safety assessments were completed. Finally, on Monday morning, the Alternatives Housing Development Team received permission to inspect the damage. We counted our blessings that the two second floor apartments were spared. Unfortunately, everything on the first floor was covered in a thick mass of mud and slime. The stench was unbearable. Further exploration found hollow-core doors filled with water and microwave ovens floating into bedrooms. Dresser drawers were swollen closed, but the electric wheelchairs left behind due to lack of transportation remained poised at the rear doorway, anchored by their heavy batteries.

Overnight our building had turned into a gut rehabilitation project. Our residents were homeless, families had been disrupted and were living in hotels; and our vehicles were destroyed. Our calculations showed a cost of more than \$300 each day the building remained uninhabitable.

A complete and aggressive gut rehabilitation plan had to be put together in a matter of days. However, we learned that contractors were not available; they were scheduling jobs up to nine months in advance. Even prior to the flood we had experienced difficulty getting contractors to bid on current work. In order to insure a timely completion of the rehabilitation, we decided that Alternatives would do the work, both the labor and management.

As of this writing, we are in week number seven post flood. Our sheetrock is ready to prime, electrical is complete, and plumbing is ready for pressure testing. Orders are being placed for the remaining materials to finish the job. HVAC systems are scheduled to be installed. The Somerville Rotary Club brought 12 skilled volunteers to do whatever was needed, from washing down muddy patio furniture to spackling fresh sheetrock.

Our residents have all found temporary accommodations at one of our transitional housing buildings. They report to be holding up well but I think the tears spoke for themselves last weekend as they thanked the volunteers; it was the first time they had come back to their homes since the evacuation. Their homes . . . we have rebuilt their walls . . . FEMA grants may help refurbish inside the walls . . . Trudy asked if she could pick out the color of her baby's room . . . we said yes.

Harold F. Hoyd is Director of Housing and Facilities for ADTI, Inc., a nonprofit subsidiary of Alternatives, Inc.



Above: Furniture as left by flood waters.



Right: Project stripped to frame, ready to rebuild.

FREE SOFTWARE

Nonprofit Group Offers Free Database Program

by Rod Groff

Does your organization need a database program to track donor contributions, client information, demographic profiles, and volunteer availability all in one place?

With EBASE you can do all these things and more. EBASE was developed by Desktop Assistance, a nonprofit group in Helena, Montana that helps nonprofits use technology to fulfill their missions. The program allows nonprofits to keep tabs on donations, as well as the topics on which

constituents want information and how they prefer to be contacted (E-mail, fax, mail, etc.).

Marshall Mayer, Executive Director of Desktop Assistance, states that EBASE is unique in a number of ways. First, it was designed with the Internet in mind so nonprofits can E-mail members or donors directly from the database. Second, it's easy to learn, use, and customize. Organizations can add or delete fields depending on their needs. EBASE is an ideal choice for organizations whose staff members are not familiar with database design or management.

The software generates the printing of envelopes, mailing labels, and customized merged letters or reports using any number of hundreds of data fields. It can automatically generate and send personalized E-mail messages to specific portions of your nonprofit organization's membership list.

Since its release in October 1998, more than 5,000 nonprofit organizations have

downloaded functioning copies of EBASE at no cost from <http://www.ebase.org>. Administrator and User help manuals are available free of charge as is online assistance via EBASE's web site. (If your organization will have ten or more simultaneous users, it is recommended that you purchase the FileMaker Pro Server to run EBASE. It provides built-in backups and a number of additional advantages.)

The development of EBASE was underwritten by a number of foundations, including the Wilburforce Foundation, Brainerd Foundation, Surdna Foundation, REI Foundation, Bullitt Foundation, Northwest Fund for the Environment, Rockefeller Family Fund, Beldon Fund, Nathan Cummings Foundation, Educational Foundation of America, and FileMaker, Inc.

Rod Groff is a Housing Program Specialist with the Department's Division of Housing and Community Resources' Office of Research and Policy Development.



Public/Private Partnership Leverages \$1.62 Million to Revitalize NJ Neighborhoods

By Lucy Voorhoeve

The Affordable Housing Network of New Jersey has forged a unique public/private partnership to revitalize eight distressed urban neighborhoods. The \$1.62 million in new funding will support initiatives led by eight community-based organizations to engage local residents in addressing issues of crime and safety, public school reform, affordable housing and economic revitalization in lower income neighborhoods in Newark, Trenton, Orange, and Plainfield.

According to Diane Sterner, Executive Director of the Affordable Housing Network of New Jersey, "This initiative represents a new approach to neighborhood revitalization. Rather than the historical top-down attempt to renew urban neighborhoods, our Funding Pool uses a bottom-up approach. We provide resources directly to community groups to engage local residents in solving neighborhood problems and planning for a better future."

The State Department of Community Affairs, which provided seed money for the pool last year, has announced an additional \$100,000 grant award. Commissioner Jane M. Kenny is pleased that DCA can play a role in "empowering community groups to do what it takes to revitalize their neighborhoods. The focus may be on jobs. It may be on crime. It may be on education or economic development. Whatever the need, this program is flexible enough to provide the answer."

Groups awarded funding through the Funding Pool are La Casa de Don Pedro in Newark; Isles, Inc., Trenton; Habitat for Humanity, Trenton; H.A.N.D.S., Orange; Interfaith Council for the Homeless of Union County, Plainfield; Unified Vailsburg Services Organization, Newark; CREST CDC, Newark; and Ironbound Community Corporation, Newark.

Contributors to the Funding Pool include First Union Regional Foundation, the Prudential Foundation, the Annie E. Casey Foundation, the Enterprise Foundation, the Local Initiatives Support Corporation, and Fannie Mae.

For information about the Affordable Housing Network, contact Diane Sterner or Lucy Voorhoeve at (609)393-3752.

Lucy Voorhoeve is Associate Director of the Affordable Housing Network.

Reinvestment Fund...continued



inquiries from borrowers for a wider range of loan types to address the full spectrum of affordable housing borrowing needs.

In addition to being the South Jersey program administrator for the Department of Community Affairs' Neighborhood Development Initiative (NDI) Pre-development Loan Program, TRF now offers its own predevelopment program for projects that do not meet NDI's criteria. This program offers both early stage, 0% financing and more advanced stage financing for projects that have most of their funding commitments in place but need funds to get the project to closing. This "pre-construction" loan product can finance up to \$150,000, depending on project size, and carries a rate of 4%.

TRF created the Long-Term Affordability Fund (LTAF) to help borrowers obtain the longer-term financing that is crucial to many projects, including those financed by Low Income Housing Tax Credits. This fund can provide loans with terms up to 25 years at competitive interest rates. LTAF was founded by TRF, Mellon Bank, and PNC Bank. TRF is actively seeking other institutions to participate in the fund.

Along with its new initiatives, TRF continues to be a significant lender to affordable housing projects supported by NJHMFA and DCA. To date, its loans have supported the completion of 45 UHROP units and six Balanced Housing Units, with funds committed for an additional 175 units throughout Camden, Mercer, and Cumberland Counties. Under the NDI program, TRF, in conjunction with DCA and participating banks, made \$334,000 in loans during the first six months of 1999, funding projects that will ultimately create 223 units of affordable housing.

To learn more about TRF and its products, visit us on the web at www.trfund.com.

Nancy Wagner-Hislip is a Senior Loan Officer for The Reinvestment Fund.

Visit DCA on the Web

by Rod Groff

The Division's web site is fast becoming a popular way for nonprofits, municipalities and concerned citizens to obtain information on initiatives, programs and events related to community and economic development. The site not only contains information about the Division of Housing and Community Resources' programs and initiatives but also includes: requests for proposals, a calendar of events, publications, grants making news, opportunities for training and networking, and a topical index of links to local, regional, and national organizations that support the field of community and economic development.

The number of "hits" to the site has been rapidly increasing each month and is currently averaging about 5,000. So, next time you need information about community and economic development, point your browser to <http://www.state.nj.us/dca/dhcr/dhcrhome.htm>, or contact us by e-mail at dhcr@netscape.net.

More Useful Internet Sites and Listservs

Two of the nation's largest community development intermediaries, Local Initiatives Support Corporation (LISC) (www.liscnet.org) and the Enterprise Foundation (www.enterprisefoundation.org), have developed outstanding web sites that contain publications and other resources that focus on a variety of housing and community development topics. The Enterprise Foundation has created a "Best Practices" database that can be easily accessed and searched on your specific topic of interest.

One free listserv you may wish to subscribe to is **HUDUSERNEWS**, developed and distributed by HUD's Office of Policy Development and Research. Its purpose is to keep professionals in the fields of housing and community development up to date on new research, publications, announcements, etc. To subscribe to this free service, send a message to listproc@aspensys.com. In the body of the message type: **subscribe HUDUSERNEWS, your e-mail address, and your first and last name**. Of course, don't forget to check out the recent changes to DCA's Division of Housing and Community Resources' web site (www.state.nj.us/dca/dhcr/dhcrhome.htm). Information on all the Division's programs is available, as well as announcements of upcoming events and links to foundations and organizations based in New Jersey.

Rod Groff is a Housing Program Specialist with the Department's Division of Housing and Community Resources' Office of Research and Policy Development.

Office of Recreation...continued

standards, youth camp standards, and public swimming regulations.

New Jersey has specific programs to assist individuals with disabilities, both in their recreation and leisure pursuits and their sports training and competition. The Office of Recreation provides funds to local governments to develop or expand recreational programs for individuals with disabilities within their communities. The Recreational Opportunities for Individuals with Disabilities Grant Program has a FY 2000 appropriation of \$650,000 to assist governmental entities in integrating individuals with disabilities into their local recreation programs. Programs funded include theater groups consisting of both the able-bodied and individuals with disabilities, integrated summer camps, an integrated outdoor adventure program for the blind, an equestrian program, and aquatic programs.

The Office of Recreation also plays a key role in training and advocacy for individuals with disabilities and provides funding for the Wheelchair Sports Council of New Jersey, the New Jersey Tournament of Champions, the New Jersey Special Olympics, and the Association of Blind Athletes.

Staff from the Office of Recreation serve as liaison to the NJ Commission on Recreation for Individuals with Disabilities. The Commission functions to promote and assist in the development and implementation of recreation and leisure services for individuals with disabilities in New Jersey communities. The Commission will host the annual Governor's Conference on Recreation for Individuals with Disabilities on May 1 at the Princeton Marriott.

If you have questions or would like to receive a resource directory on recreation programs for individuals with disabilities, contact the Office of Recreation at (609) 984-6654.

Patricia Swartz is the Administrator of the Division's Office of Recreation.

2000 CALENDAR OF EVENTS

JANUARY

27-29 Coalition of Community Development Financial Institutions (CDFI Coalition) "CDFI Partners: Capital Strategies for Building Healthy Communities," Washington, D.C. For additional information call Roberta Fredericks as (215) 923-5363.

MARCH

8-9 Hold the Date! Two-day Governor's Faith-Based Initiative Conference. Details will be announced as they become available. For additional information, contact Edward LaPorte (609) 292-9808.

MAY

1 Governor's Conference on Recreation for Individuals with Disabilities. Sponsored by the NJ Commission on Recreation for Individuals with Disabilities. Princeton Marriott, Princeton Forrestal Center. Early registration deadline - April 7. Final registration deadline - April 18. Contact Patricia Swartz at (609) 984-6654 for additional information.

JUNE

6-7 Community Service Block Grant (CSBG) Public Hearing to be held at the State House Annex at 8:00 a.m. For additional information, contact Ruben Alicea at (609)292-5855.

Mail Box

Dear Commissioner Kenny:

I would like to take this opportunity to thank you for your involvement with the First Union/DCA Housing Scholars Program. This program has given me the opportunity to use the skills I learned in the classroom and put them to use in the real world. I am really grateful to you for giving me such a great opportunity to learn first hand about community development, construction, and the public housing system.

I had the honor to be assigned to work with the Bayonne Housing Authority (BHA) under the direction of their executive director, John Mahon, and their construction inspector, Sal Reo. In my opinion, BHA is an example of how housing authorities should perform. Words can't express all that I have learned under Sal Reo and the entire BHA staff. This experience has lead me to take an interest in community development as a career choice.

Once again, I would like to thank you for sponsoring the First Union/DCA Housing Scholars Program.

Jose A. Morel
New Jersey Institute of Technology

Questions & Answers

Q Why has the Affordable Housing Management Service (AHMS) changed its name to Housing Affordability Service (HAS)?

A Because the term "affordable" is used by many entities in and out of state government. AHMS has often been confused with other agencies with "affordable housing" designations. Also, the Affordable Housing Management Service was never a "managing agent." Property management is an activity regulated by the New Jersey Real Estate Commission. The Fair Housing Act designated that the NJHMFA maintain affordability controls for units within its jurisdiction, *not* to "manage the units." We believe the new name more accurately describes the work performed in this office.

Q A fire in my house left it uninhabitable. Am I eligible for relocation assistance?

A No. Uninhabitableness as a result of fire is not displacement within the meaning of the relocation rules.

Q May a landlord legally deduct money from a security deposit account - for damages, back rent, or any other reasons - during the term of a lease or the occupancy of a residential rental unit by a tenant?

A According to Truth-in-Renting, a guide to the rights and responsibilities of residential tenants and landlords in New Jersey, the security deposit continues to be the property of the person who made the deposit (the tenant) and must be held in trust by the person who received the money (the landlord). Only at the end of the tenancy, meaning after the tenant has vacated the unit, may any deductions be made from the security deposit - for damages to the property or any other reason, in accordance with the terms of the lease or agreement.

Copies of the booklet Truth-in-Renting are available at a cost of \$1.50 each (checks should be made payable to Treasurer, State of New Jersey) and mailed to:
Office of Landlord-Tenant Information
Department of Community Affairs
PO Box 805
Trenton, New Jersey 08625-0805



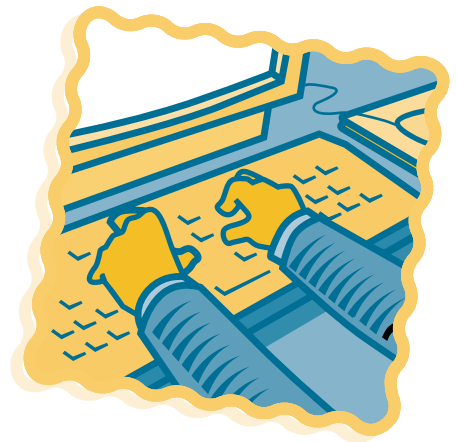
We Want To Hear From You...

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:

**New Jersey Department of Community Affairs
Division of Housing and Community Resources**

Office of Housing Advocacy

P O Box 806, Fifth Floor

Trenton, New Jersey 08625-0806

Attention: Janis Ginsburg

Phone 609-292-9470

Fax 609-984-8454

E-Mail: dhcr@netscape.net

<http://www.state.nj.us/dca/dhcr/dhcrhome.htm>



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FORWARDING AND ADDRESS CORRECTION REQUESTED



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.