

Special  
Edition  
September 2001

Building Better Communities -  
Neighborhood by Neighborhood

# The Advocate

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

## Welcome to the Governor's Conference on Housing 2001



Jane M. Kenny  
Commissioner

Greetings from the Governor's Conference on Housing 2001. On behalf of Acting Governor Donald T. DiFrancesco, it's my pleasure to welcome you.

As usual, our conference sponsors and organizers have put together an excellent program.

My special thanks go out to the New Jersey Housing and Mortgage Finance Agency, the Council on Affordable Housing, the New Jersey Redevelopment Authority, the Office of State Planning and the Department of Community Affairs for all their hard work.

Those of you attending for the first time will find this offers a tremendous learning opportunity with many valuable workshops and first-rate speakers, but it's also more than that. The Governor's Conference on Housing provides a chance for those of us in the housing field to celebrate the work of community development and rededicate ourselves to realizing the incredible possibilities of this great state.

We certainly have much to celebrate in 2001. There is an astonishing transformation taking place in urban neighborhood across our state, places like the Battle Monument area in Trenton, Newark's Central Ward, the East Camden section of Camden, the Elizabethport area of Elizabeth and many, many others. There are jobs, new housing, new stores and supermarkets, and new economic markets.

The comeback of urban New Jersey is a team effort whose key players include local residents, non-profit affordable housing and community development corporations, private developers, government agencies, financial institutions, corporations, and many dedicated individuals.

Together, we're working to create new housing and economic opportunities for low-and moderate-income people, and a brighter future for neighborhoods everywhere.

Everyone in the housing community should be proud of their accomplishments. The challenge now is to keep up the momentum, build on those victories, and refine the lessons that got us this far. A conference like this provides just that right dose of education and inspiration to help us do the job.

Enjoy!



Mary Ann Barkus, IDA Program Administrator, and James Fabian, an account holder of the IDA program, discuss the draft regulations of the IDA Program.

## IDA Assets Change Lives

By Ture Petersenn

On May 10, 2001, Acting Governor Donald T. DiFrancesco signed into law the "Individual Development Account Program" (IDA Program), adding New Jersey to the growing family of 32 states that currently have IDA legislation. Two million dollars in federal TANF funds are now available to help low-income working families in New Jersey build assets that can ultimately be used to purchase a home, start a small business, or pursue post-secondary education. The money will be used to allocate grants to 8 to 10 Community Based Organizations (CBOs), which will recruit, counsel, monitor participants and coordinate financial education. The match rate for program participants' monthly savings will be 1:1, up to \$1,500 per year.

The idea of Individual Development Accounts as an effective welfare mechanism originated in the book, "Assets and the Poor," by Michael Sherraden, who teaches at the George Warren Brown School of Social Work in Washington University, Missouri. He argues that assets, which in the past have almost exclusively been restricted to the non-poor, would be a powerful vehicle to open up mainstream society to these formerly marginalized parts of the population and help them break out of the welfare cycle. According to Sherraden, assets create potential for investment, but they also stabilize families, empower individuals to more independently shape their lives, build hope and confidence and help secure a brighter future for children. "While income feeds peoples' stomachs, assets change their heads," he said.

From the outset, a very positive response to the IDA Program has come from financial institutions such as Freehold Savings Bank, Roma Bank, OCWEN, First Union, Fleet Bank, Citibank and PNC Bank. Staff also presented the Program to the New Jersey League of Savings and Community Bankers, who showed great interest in the IDA concept.

The IDA Program regulations are currently available for comments and should be firmly established by November 2001. Mary Ann Barkus, the IDA Program Administrator, convened an IDA Advisory Committee to assist the process and help to design the IDA Program. The IDA Advisory Committee consists of 60 members representing 44 organizations and includes representatives from financial institutions, federal agencies, state departments, advocates, CBOs, CAAs, credit counseling, and other organizations impacted by the IDA Program. At the initial meeting in June, the members formed nine subcommittees on different aspects of the IDA Program in order to provide recommendations from as many perspectives as possible to have the IDA Program evolve into a high quality, participant-friendly product that will stand out in the national context.

The Department's Request for Proposal to CBOs will most likely be issued in early December of this year. Selection criteria will include the extent to which a CBO is capable of reaching out beyond a local service area and the existence of a satisfactory working relationship with the Work First New Jersey Program and the Workforce Investment Board of the county in which the community is located. The CBO should also have a history of providing services to low-income people and a history of success in raising funds for that purpose. The IDA Program anticipates funding 8 to 10 CBOs at \$150,000 for three years.

With such widespread support and enthusiasm, the Department firmly believes it will be able to establish a successful IDA Program for New Jersey that will truly impact and change the lives of low-income individuals, and help to create a better future.

Ture Petersenn is an IDA Program Assistant. For additional information on the IDA program, he can be reached at (609) 633-6046



# Strengthening Individual and Organizations Engaged in Community Development

## A partnership between the New Jersey Department of Community Affairs, JPMorganChase and Enterprise Foundation *By Etta Denk*

While attending the Governor's Housing Conference last year, I visited the Enterprise Foundation's booth, and my eye caught a glimpse of the Enterprise Community Development Library™. As I perused through the various workbooks and videotapes it occurred to me that the information contained within the Library should be shared with a broader audience. Meyer Pincelli, Administrator of the Office of Housing Advocacy (OHA), agreed. "One of our goals at OHA is to expand the quality of information available to a board and staff of a nonprofit organization, and the Enterprise Library does that in a simple, convenient format," said Pincelli.

The OHA staff, Enterprise Foundation and JPMorgan Chase began to strategize as to how we could make a meaningful impact with limited resources. A core group of 13 non-profit organizations were chosen based on geography, staff, services, training experience and their ability to disseminate the information through their network. In exchange for the Library, each organization agreed to participate in an all-day "Train-the-Trainer Session" that would provide familiarity with the resources of the Community Development Library™ and offer key techniques for building capacity through learning and the Enterprise website. Brien O'Toole, Michele Hartsen, and Michelle Whetten from the Enterprise Foundation conducted the training session at DCA in Trenton.

The Enterprise Community Development Library™ consists of 36 easy-to-read, how-to manuals in six (6) topics areas: Program operations; money management; communications; fundraising, governance and planning. There are five (5) 30-minute videos and accompanying detailed workbooks on board development; community safety; financing affordable housing development, and a short video designed to showcase community-development activities as sound business investment. A CD-Rom, Community Planner™, provides interactive, hands-on training to develop a comprehensive neighborhood plan.

The Libraries have been distributed to the organizations listed here. We encourage you to contact an organization in your area to learn how to "borrow" the workbooks and videotapes and utilize their services to better service your constituents.

| Organization  | Contact           | Phone          |
|---|-------------------|----------------|
| ◆ Camden Empowerment Zone                                 | Rick Cummings     | (856) 365-0300 |
| ◆ Housing & Community Development Network                 | Diane Sterner     | (609) 393-3752 |
| ◆ Jersey City Affordable Housing Coalition                | Harold Colton-Max | (201) 333-5700 |
| ◆ Cumberland Empowerment Zone                             | Gerald Velasquez  | (856) 459-1700 |
| ◆ Supportive Housing Association                          | Ed Murphy         | (908) 931-1131 |
| ◆ New Jersey Community Action Association                 | Wanda Lawson      | (609) 392-1110 |
| ◆ Paterson Public Library                                 | Cindy Czesak      | (973) 321-1215 |
| ◆ Center for Non-Profit Corp.                             | Linda Czipo       | (732) 227-0800 |
| ◆ Newark Enterprise Community Resource Development Center | Martha Bahamon    | (973) 624-8300 |
| ◆ Elizabeth Public Library                                | Liefang He        | (908) 353-6060 |
| ◆ Newark Community Development Network                    | Gerald Bishop     | (973) 623-8310 |
| ◆ NJ Redevelopment Authority                              | Leslie Anderson   | (609) 292-3739 |

*Etta Denk is Vice-President of Community Development JPMorgan Chase. She can be reached at (973) 353-6153. For additional information, please contact Caroline Woodrow at OHA (609) 633-7121 or any of the organizations listed above.*

**CHECK PLEASE:**  
 Recipient of the Neighborhood Preservation Program (NPP) grants pose for pictures with commissioner Kenny NPP Coordinator Terry Schrider and Housing and Community Resources Director Keith Jones (pictured first, second, and third from right).

## NPP Expands By 8

DCA has announced a commitment of \$4.2 million to help revitalize eight neighborhoods in communities throughout the state. The assistance is being provided through DCA's Neighborhood Preservation Program (NPP). Under the program, neighborhoods determined to be "threatened, but viable" are provided with up to \$525,000 over 5 years to undertake necessary improvements, primary housing and infrastructure repairs.

At a ceremony held in Trenton in March, Commissioner Kenny presented community officials with grants of \$125,000, representing \$25,000 in start-up funds for planning and \$100,000 for first year implementation costs.

The following eight neighborhoods are designated for assistance:

- Trenton (Capital South Neighborhood)
- Maplewood (Hilton Neighborhood East)
- Berlin (West Berlin)
- Neptune (Midtown Neighborhood)
- Pleasantville (Waterfront District)
- Salem City (Eastside Neighborhood)
- South Amboy (Broadway/ Downtown Neighborhood)
- Elizabeth (New Point Road Neighborhood)

The NPP initiative offers a multi year commitment of financial and technical assistance to meet goals outlined by local officials and neighborhood residents. It provides \$125,000 in the first year and up to \$1100,000 in each of the following four years. Each dollar invested by the state under NPP initiative generally leverages five additional dollars from the private and public sectors. The funds are used to support a wide range of local initiatives, including housing rehabilitation, neighborhood beautification, site acquisition, educational activities, neighborhood organizations and others. In addition, a state assigned program manager works to bring municipal government, local residents and lenders together, laying the foundation for a relationship that generally lasts well beyond the term of the program.

Commissioner Kenny thanked NPP Coordinator Terry Schrider and his staff, and Division Director Keith Jones for their efforts.

*Reprinted from Community Matters Newsletter, Vol 5 No. 4, for the Employees of the Department of Community Affairs.*

# First Union/DCA Housing Scholars Program Keeps Getting Better

By Janis Ginsburg

Don't be left out – it's time to think about applying to the First Union/DCA Housing Scholars Program for an intern for your nonprofit organization next summer. What makes our program so special? Just ask any of the 26 agencies who will undoubtedly praise the caliber of the students who participated in the program this year. Too often, top students are lured away from nonprofit organizations by for-profit organizations that can afford to provide more generous wages. Although students may want to serve their community, they have tuition payments and student loans to satisfy. To resolve the problem, First Union and DCA have added additional funds to the program. The wages are now more competitive with the private sector: \$12 per hour for undergraduate students and \$15 per hour for graduate students.

Last year, the interns attended a four-day training program hosted by the New Jersey Institute of Technology (NJIT), in which the students developed a neighborhood plan in the Westside Park neighborhood of Newark. This year, the training was even more challenging. The program was expanded to five days, and students were asked to create a revitalization plan for one New Jersey's most blighted neighborhoods - waterfront south in Camden.

As a result of the rave reviews received last year from the Housing Scholars about our primary trainer, Dr. Tony Nelessen of Rutgers University, New Brunswick, was invited back this year. A visionary and expert in the field of urban design, Dr. Nelessen's forte is his ability to encourage and motivate students to accomplish seemingly impossible tasks. Over the course of three days, students created an existing neighborhood conditions map, a susceptibility to change map, a final map detailing a revitalization plan for the community, and prepared a formal presentation for a panel of judges.

Also participating in this year's training was Jeremy Newberg, President of Capital Access in Philadelphia. Mr. Newberg is a nationally recognized, well-respected consultant to nonprofit organizations. He taught the students the affordable housing development process, beginning with the idea phase through feasibility studies, consensus building, funding sources, contracting and bidding, and the construction and marketing process.

Rutgers University in Camden hosted the program, providing rooms, meals, and faculty participation. Professor Michael Lang of Urban Studies conducted a tour of Fairview, a Camden neighborhood listed on the National Register of Historic Places; Fine Arts Professor and artist John Giannotti lectured on the history of Camden and conducted a walking tour of the area surrounding the University. Adjunct Professor and community advocate Tom Knoche joined us for dinner at a local restaurant and spoke to the Housing Scholars about the impact existing and pending economic development activities have on the residents of waterfront south.

Many people from the Camden community added their expertise to the Housing Scholars training. Norton Bonaparte, Business Administrator for Camden kicked off the week as he welcomed students and gave an overview of the social, economic, and political climate in the city. Charles Lyons, Chief Planner for Camden shared his planning expertise and methodology used in his waterfront south redevelopment plan. Thomas Corcoran, President of Cooper's Ferry Development Association impressed the students with a PowerPoint presentation of future development plans, including a tram spanning the Delaware River to carry passengers between Philadelphia and Camden. The Moshulu, a ship and restaurant berthed on the Camden waterfront will soon be open for business. Finally, Dr. Garry Keel of NJIT's Burlington Campus taught an interactive workshop on social entrepreneurship to the students.

After an exhausting but exhilarating week, it was time to get to work. The student interns each commenced their summer employment with an assigned non-profit organization, in which they applied their newly acquired skills and techniques. A wrap-up session with the interns in mid-August gave the students the opportunity to share their experiences and success stories, and to give suggestions for the 2002 First Union/DCA Housing Scholars Program. Look for follow-up stories on the Housing Scholars in future editions of the Advocate.

*Requests for Proposals for the 2002 Housing Scholars Program will be mailed this Fall. They will also be available on line at [www.state.nj.us/dca/dhcr](http://www.state.nj.us/dca/dhcr). Brochures are available by calling Janis Ginsburg at (609) 292-6831, or send an email request to [jginsburg@dca.state.nj.us](mailto:jginsburg@dca.state.nj.us).*

## Helping People through Community Resources

By Kenila Xavier: MSW Director of Planning and Development: Burlington County Community Action Program (BCCAP)

The Burlington County Community Action Program (BCCAP) is a private, non-profit social service agency established in 1965 to combat the causes and reduce the effects of poverty in Burlington County. All BCCAP programs are designed to help the low- and moderate-income population achieve self-sufficiency.

BCCAP provides supportive social services to the residents of its senior housing projects to help promote independent living and prevent premature institutionalization. One of BCCAP's Senior Housing Projects is the Roebing Village Inn Housing Development. This complex consists of 14 one-bedroom apartment units for low-income senior citizens. A case manager acts as an advocate and provides outreach and linkages to community resources to help the residents maintain self-sufficiency.

One of the residents at Roebing Village Inn, Mr. Robert Cragg, a very active retiree, made himself the acting superintendent, security guard and part-time gardener when he moved into the building. Since Mr. Cragg was performing these duties without compensation, the BCCAP Case Manager, Virginia Evans, reached out to Workforce 55+ and suggested that they make the Roebing Village Inn an on-the-job training site. Workforce 55+ is a program funded by the Department of Labor that assists economically disadvantaged persons 55 years of age and older with their employment and training needs. It gives Mr. Cragg and other retirees like him the opportunity to utilize their skills and experience, and to receive financial compensation for their services. Mr. Cragg said, "Workforce 55 provides a little nest egg for me, but most of all, it keeps idle hands busy!"

Today, Roebing Village Inn is a Workforce 55+ on-the-job training site, and Mr. Cragg is happy to be compensated 20 hours a week for duties that he was previously performing for free, all without leaving the comforts of home.

## An Award Winning Effort from ISLES, Inc.

By Laura Swartz: Development Coordinator of Isles, Inc. For more information please visit the website [www.isles.org](http://www.isles.org) or call (609) 393-5656

Isles Inc., a non-profit organization celebrating twenty years of community development in Trenton, was recognized in May 2001 by the Trenton Landmark Commission with its "Award of Distinction" for its project at 326 Chestnut Avenue, Trenton. This building is part of a larger low-income tax credit project located in the Greenwood-Hamilton historic district of Trenton.

The property had been a battleship-gray eyesore in the midst of a recovering neighborhood. When Isles first appeared before the Landmark Commission, they were eager to support the effort to reclaim this 1890's Italianate-Victorian. Laura Swartz, Development Coordinator at Isles explains, "We explained our approach, which was to maintain major historic elements, and we suggested features which had appeared in old photos of the building. The Landmark Commission supported our plan! They understood our budget was very limited and that our intended use was low-income housing. By planning in advance, we were able to gain approval without added expense by historic research and sensitive design."

Jeremy Philo, of Kramer/Marks Architects of Fort Washington, PA, made up for the lack of "gingerbread" with a magnificent choice of colors, which set off the details and blended well with the other half of this semi-detached building. Yet another measure of success of the project is that the owner of the other half of the building has hired the painter to repaint his half of the building with the same palette that Isles used!



## Governor's Conference on Recreation for Individuals with Disabilities

The 22nd Annual Governor's Conference on Recreation, "Moving the Human Spirit", for Individuals with Disabilities, was held May 14, 2001 at the Princeton Marriott. The New Jersey Commission on Recreation for Individuals with Disabilities presented its Evelyn Aronow Dolan Citizen's Award to Monsignor Emmanuel M. Capozzelli, who is a founding "father" of the Association of Blind Athletes, New Jersey (ABANJ), founded in December 1977. The association has provided clinics and practice sessions, conducted state championships and sent the team to national and international events, including the Paralympic Games. These events include swimming, track and field, wrestling, power lifting, gymnastics, and long distance running. "It is a pleasure to recognize these outstanding individuals and groups who help to ensure that all citizens are able to enjoy the benefits of recreation," said DCA Commissioner Jane M. Kenny.

On behalf of Acting Governor Donald T. DiFrancesco, Anthony Cancro, Deputy Commissioner of the Department of Community Affairs, presented to Patricia Swartz, Executive Director of the Office of Recreation, with a Proclamation signed by the Acting Governor declaring May 14, 2001 as "Recreation for Individual with Disabilities Day".



Governor's Proclamation to Recreation Commission - Keith Jones, Dir. Division of Housing and Community Resources; Karen Bourque-Scott, Chair of Commission, Patricia Swartz, Executive Director, Anthony Cancro, Deputy Commissioner

## Scholar Expresses Gratitude

Dear Janis;

In the past year, my appreciation for being a part of the Housing Scholars Programs has continued to grow. I can't tell you how many times I have made reference to my experience either at my internship with Community Access on the training we received in Newark at New Jersey Institute of Technology (NJIT).

Thank you so much for allowing me to be part of the program. It added tremendous insight into the real world of working with a non-profit agency.

I will be attending University of North Carolina at Chapel Hill for my Master's in City and Regional Planning. I will be taking with me what I learned last summer. Very belatedly but with greater appreciation,  
Susan Faulkner

Janis Ginsburg is the Program Manager of the Office of Housing Advocacy's Housing Scholars Program.

## The Advocate

Special Edition September 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 or e-mail [cwoodrow@dca.state.nj.us](mailto:cwoodrow@dca.state.nj.us).

**Editorial Board Members** Janis Ginsburg, James Colello, Walter Planer, Donna Hobson, Elliot Kleiman, Maxine Scribner, Caroline Woodrow.

**Graphic Design** Melissa R. Young



State of New Jersey  
Donald T. DiFrancesco, Acting Governor

Department of Community Affairs  
Jane M. Kenny, Commissioner

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

Office of Housing Advocacy  
Meyer Pincelli, Administrator

## 2001 CALENDAR OF EVENTS

New Jersey Multi-City LISC is offering 4 training sessions for Fall 2001:

OCT.

2-3 "The Nuts and Bolts of Asset Management"

23-26 "Urban Land Acquisition"

NOV.

28-29 "Introduction to Financial Management for Non-Profits"

30 "Advanced Financial Management for Non-Profits"

For additional information on the above, please contact LISC at (609) 393-4300.

NOV.

29-30 3rd Annual Conference on Supportive Housing: "Keys to Independence" at the Doubletree Tree Hotel in Somerset, NJ. For additional information please contact the Supportive Housing Association (908) 931-1131 or visit the website [www.shanj.org](http://www.shanj.org) for details.