

## PLANNING

*For help with planning and grants, and determining how the site will be used. Note: Brownfields reuse should be integrated into local and county plans. Please contact the appropriate officials in the municipality where the site is located as part of the planning process.*

### NJ BUSINESS ACTION CENTER (BAC)

Office for Planning Advocacy  
Department of State  
P.O. Box 820, Trenton, NJ 08625-0820

### BROWNFIELDS REDEVELOPMENT INTERAGENCY TEAM (BRIT)

**Contact:** Gerry Scharfenberger, Director,  
Office for Planning Advocacy  
**Phone:** 609-633-8301  
**Email:** gerard.scharfenberger@sos.nj.gov  
www.nj.gov/state/planning

The BRIT is a resource group comprised of several New Jersey departments and agencies whose mission is to streamline and coordinate the brownfields redevelopment process for interested parties.

### NEW JERSEY BROWNFIELDS REDEVELOPMENT TASK FORCE

**Contact:** Dennis Toft, Chair  
**Phone:** 609-292-3156  
**Email:** dtoft@wolffsamson.com

**Contact:** Gerry Scharfenberger, Director,  
Office for Planning Advocacy  
**Phone:** 609-633-8301  
**Email:** gerard.scharfenberger@sos.nj.gov  
www.nj.gov/state/planning  
Recommends State brownfields policy and Statewide strategy for promoting brownfields redevelopment and maintains brownfields inventory.

### OFFICE FOR PLANNING ADVOCACY BROWNFIELDS PROGRAM

**Contact:** Gerry Scharfenberger, Director,  
Office for Planning Advocacy  
**Phone:** 609-633-8301  
**Email:** gerard.scharfenberger@sos.nj.gov  
www.nj.gov/state/planning

Brownfields redevelopment is a strategic driver for economic development and implementation of the State Plan in New Jersey. The BAC's Brownfields Program facilitates brownfields redevelopment, promoting coordination among State agencies, maximizing the impact of State brownfields resources and providing a forum for State brownfields policy. This is where the planning, regulatory programs, financial and technical support, infrastructure for redevelopment and other State incentives come together to work with brownfields project managers, municipalities and counties. The Brownfields Redevelopment Task Force, the Brownfields Redevelopment Interagency Team and the State's brownfields inventory are managed through this office.

### NEW JERSEY REDEVELOPMENT AUTHORITY (NJRA)

150 West State Street,  
P.O. Box 790, Trenton, NJ 08625-0790

### PROGRAMS AND SERVICES

**Contact:** Leslie Anderson, Executive Director  
**Phone:** 609-278-5171  
**Email:** execdir@njra.us  
www.njra.us

The NJRA provides technical assistance to the 69 eligible urban municipalities and serves as a facilitator for municipalities, community groups and developers to access State resources and information.

### NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY (EDA)

36 West State Street  
Trenton, NJ 08625

### BROWNFIELDS AND CONTAMINATED SITE REMEDIATION REIMBURSEMENT PROGRAM

**Contact:** Margie Piliere, EDA Assistant Director  
**Phone:** 609-858-6700 ext. 6877  
**Email:** mpiliere@njeda.com  
www.njeda.com

**Contact:** Susan Greitz  
**Phone:** 609-292-5995  
**Email:** susan.greitz@treas.state.nj.us

- The program allows for qualified developers to obtain reimbursement of up to 75% of authorized remediation costs incurred during the redevelopment process.
- Funds available for reimbursement are acquired through the generation of new taxes associated with a completed, approved project. This includes remediation costs for landfills redevelopment.

#### PREREQUISITES:

- Applicants first meet with representatives of EDT, DEP and Treasury to discuss their project.
- Prior to or in conjunction with submission of the application, the developer must enter into a Memorandum of Agreement (MOA) or other oversight document with DEP for the remediation of the site, if eligible.
- A reimbursement request must be reviewed and certified to Treasury by DEP.

# PLANNING

## NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS (DCA)

101 South Broad Street  
P.O. Box 800, Trenton, NJ 08625-0800

## URBAN ENTERPRISE ZONE (UEZ)

**Contact:** Peter Lijoi, Executive Director  
**Phone:** 609-292-1912  
**Email:** peter.lijoi@dca.state.nj.us  
[www.nj.gov/dca/affiliates/UEZ](http://www.nj.gov/dca/affiliates/UEZ)

New Jersey's UEZ Program revitalizes local, regional and State economies by funding economic development projects in the designated urban enterprise zones in the State. Funding is provided for infrastructure improvements, economic development planning, brownfields planning and remediation, and other projects that support economic revitalization and growth.

## NEW JERSEY DEPARTMENT OF EDUCATION (DOE)

200 River View Plaza  
P.O. Box 500, Trenton, NJ 08625

## SCHOOL CONSTRUCTION PROGRAM

**Contact:** Len Colner  
**Phone:** 609-943-5926  
**Email:** leonard.colner@doe.state.nj.us  
[www.nj.gov/njded/facilities](http://www.nj.gov/njded/facilities)

The Department of Education works in tandem with the New Jersey School Development Authority to carry out New Jersey's school construction program, as authorized by the Educational Facilities Construction and Financing Act (EFCFA). DOE's Office of School Facilities reviews and approves both State-funded and unfunded capital school projects: school land acquisition, closures, etc., and Long-Range Facilities Plans (LRFPS) for educational adequacy and funding eligibility under EFCFA. The Office is available to provide guidance to residential developers in estimating additional enrollment impact to District LRFPS and for school districts seeking to advance a project that may involve a brownfield site.

*To promote efficient energy use and sustainable development, including green building design*

## NEW JERSEY BOARD OF PUBLIC UTILITIES (BPU)

44 South Clinton Avenue  
Trenton, NJ 08625

## NEW JERSEY'S CLEAN ENERGY PROGRAM

**Toll Free:** 866-NJSMART or 866-657-6278  
[www.njcleanenergy.com](http://www.njcleanenergy.com)

This Statewide clean energy initiative, administered by the NJ Board of Public Utilities, provides information and financial incentives to help New Jersey residents, businesses and communities reduce their energy use, lower costs and protect the environment. The program is designed to transform the energy marketplace in New Jersey toward more energy-efficient and renewable-energy technologies, including:

- Programs to lend technical and financial assistance to homeowners, businesses, schools and government organizations.
- Information on how to save up to 70% on solar-power installation for residential homes, businesses and commercial and industrial facilities.
- **For Residential:** Rebates toward the purchase of high-efficiency heating, cooling and water systems; online calculators to show how you can save in your home; and savings when you buy an Energy Star® home.
- **For Commercial:** Energy-efficient equipment for heating, cooling, lighting and other measures; and loans and financing for energy-efficient projects and renewable-energy systems.
- Plus much more. Learn more about New Jersey's Clean Energy Program, part of the New Jersey Board of Public Utilities.

## DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)

501 East State Street  
P.O. Box 420, Trenton, NJ 08625-0420

## OFFICE OF SUSTAINABILITY AND GREEN ENERGY (SAGE)

**Contact:** Colleen Kokas, Manager  
**Phone:** 609-633-1499  
**Email:** colleen.kokas@dep.state.nj.us  
[www.nj.gov/dep/sage](http://www.nj.gov/dep/sage)

A primary objective of SAGE is to coordinate and translate the Department's independent program environmental goals and objectives into a coherent package of measures that can be implemented to create environmentally sustainable communities in New Jersey. Two key focus areas of the Office are capacity-based environmental planning and sustainable green technology and growth.

## NEW JERSEY STATE COUNCIL ON THE ARTS DEPARTMENT OF STATE

225 West State Street  
P.O. Box 306, Trenton, NJ 08625-0306

## ARTS IN COMMUNITIES GRANT PROGRAM, COMMUNITY CULTURAL PLANNING

**Contact:** Paula Stephens,  
Community Cultural Planning Associate  
**Phone:** 609-292-6130  
**Email:** paula@arts.sos.state.nj.us  
[www.njartscouncil.org](http://www.njartscouncil.org)

Successful cultural planning in communities can shape the design, spirit and goals of a community, municipality or region through its ability to create and sustain livable communities, impact economic development and increase public appreciation and participation in the arts. Strategically planned cultural development fosters change yet embraces tradition. Ideally, cultural plans should be incorporated into the municipality's overall plan for development and other community assessment, and development/redevelopment planning projects.

# ENVIRONMENTAL

*To obtain general or specific information concerning brownfield sites, their remediation and redevelopment*

## DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)

501 East State Street  
P.O. Box 420, Trenton, NJ 08625-0420

### HAZARDOUS DISCHARGE SITE REMEDIATION LOAN AND GRANT PROGRAM

**Contact:** Timothy Bartle, Manager  
**Phone:** 609-984-1790  
**Email:** timothy.bartle@dep.state.nj.us  
[www.nj.gov/dep/srp/finance/hdsrf](http://www.nj.gov/dep/srp/finance/hdsrf)

- Provides grant and loans for investigation and remediation.
- Applications are submitted to DEP, and upon approval, funds are dispersed by NJEDA.

#### PREREQUISITES:

##### Private Applicants:

- Must have technical aspects and cost proposals approved by DEP.
- Must meet all other applicable eligibility requirements.

##### Municipal Applicants:

- Must have municipal aspects and cost proposals approved by DEP.
- Must provide proof of site control.
- Site must be part of a formal or informal redevelopment plan.
- Municipality must pass appropriate resolution accepting the grant and committing to redevelopment.
- Must meet all other applicable eligibility requirements.

## OFFICE OF BROWNFIELD REUSE

**Contact:** Timothy Bartle, Manager  
**Phone:** 609-984-1790  
**Email:** timothy.bartle@dep.state.nj.us  
[www.nj.gov/dep/srp/brownfields/obr](http://www.nj.gov/dep/srp/brownfields/obr)

The Office of Brownfield Reuse oversees and facilitates the remediation and reuse of brownfield sites; serves as a technical resource to brownfield stakeholders including communities, developers and other agencies; and pilots innovative approaches to improve and expedite the remediation and revitalization process.

- The Brownfield Development Area (BDA) Program coordinates planning, resource acquisition and remediation for clusters of brownfield sites with a focus on reuse. Individual BDAs are designated through a highly selective application process.
- The Hazardous Discharge Site Remediation Fund (HDSRF) provides grants and loans to public entities (municipalities, counties and redevelopment agencies), qualifying private parties and non-profit organizations for the investigation and/or remediation of known or suspected contamination.
- The Cleanup Star Program pre-qualifies professionals as "Cleanup Stars." These Cleanup Stars are permitted to investigate and remediate certain low-risk sites and areas of concern with limited DEP oversight.
- Landfill Redevelopment that requires remediation pursuant to the Technical Rules for Site Remediation.
- The Brownfield Remediation Reimbursement Program may provide 75% reimbursement of remediation costs from taxes generated from redevelopment of a brownfield site.

## DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)

501 East State Street  
P.O. Box 420, Trenton, NJ 08625-0420

### PETROLEUM UNDERGROUND STORAGE TANK REMEDIATION UPGRADE AND CLOSURE PROGRAM

**Contact:** Don Kakas, Manager Fund Management  
**Phone:** 609-984-2076  
**Email:** donald.kakas@dep.state.nj.us  
[www.nj.gov/dep/srp/finance/ustfund](http://www.nj.gov/dep/srp/finance/ustfund)

Effective July 1, 2010, the UST Fund no longer accepts new Regulated UST Fund applications for previously known Underground Storage Tanks. However, if a regulated tank is newly discovered, the UST Fund will accept an application in this situation if the owner/operator files it within 18 months from the date of discovery. This application deadline does not affect Unregulated UST Fund applications (which includes all residential heating oil tanks) or Regulated Supplemental UST Fund applications.

Due to insufficient funds, new applications for leaking unregulated USTs will continue to be accepted and acknowledged, but will not be reviewed or processed at this time. They shall be date stamped at the time of receipt and held until such time as sufficient funding becomes available. As funding becomes available, applications will be reviewed and processed based on the order of receipt. In addition, effective May 3, 2011, the UST Fund will no longer accept or process Non-Leaking UST Fund applications due to insufficient funds.

Applications are submitted to DEP, and upon approval, funds are dispersed by NJEDA.

#### PREREQUISITES:

##### Commercial Applicants:

- Must have technical applications and cost proposals approved by DEP.
- Must have net worth of \$2 million or less.
- Must submit financial statements from the last three years to NJEDA.\*

# ENVIRONMENTAL

## Municipal Applicants:

- Must have technical applications and cost proposals approved by DEP.
- Must own and operate underground storage tanks.\*

## Residential Applicants: *(eligible for grants or loans)*

- Must have technical applications and cost proposals approved by DEP.
- Underground storage tank must be leaking.
- Must have \$250,000 or less of taxable income and \$500,000 or less net worth, excluding primary residence and traditional retirement accounts.\*

\*Must meet all other applicable eligibility requirements.

**To review permit requirements for various reuse options and to establish a permitting team**

## DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)

501 East State Street  
P.O. Box 420, Trenton, NJ 08625-0420

## OFFICE OF PERMIT COORDINATION AND ENVIRONMENTAL REVIEW

**Contact:** Megan Brunatti

**Phone:** 609-633-7660

**Email:** [megan.brunatti@dep.state.nj.us](mailto:megan.brunatti@dep.state.nj.us)

[www.state.nj.us/dep/pcer](http://www.state.nj.us/dep/pcer)

## PREREQUISITES:

Consult and fill out Permit Identification Form (PIF) that lists all applicable DEP permitting programs and contact phone numbers. The form is available at [www.state.nj.us/dep/pcer](http://www.state.nj.us/dep/pcer).

**To provide information and assess site-related environmental health hazards**

## DEPARTMENT OF HEALTH AND SENIOR SERVICES

P.O. Box 369  
Trenton, NJ 08625-0369

## CONSUMER AND ENVIRONMENTAL HEALTH SERVICES

**Contact:** James A. Brownlee, Director

**Phone:** 609-588-3120

**Email:** [james.brownlee@doh.state.nj.us](mailto:james.brownlee@doh.state.nj.us)

[www.state.nj.us/health/ceohs](http://www.state.nj.us/health/ceohs)

- The Department provides technical support and consultative services for building and site-related environmental hazards.
- Information and technical assistance can be obtained on indoor air quality and environmental health hazards; inspection and remediation of asbestos-containing building materials; inspection and remediation of building components painted with lead-based paint, mold and moisture; and evaluation of exposure pathways from site-related contaminants.

## NJ TRANSIT

1 Penn Plaza East  
Newark, NJ 07105

## TRANSIT-FRIENDLY LAND USE AND DEVELOPMENT

**Contact:** Vivian E. Baker, Assistant Director

**Phone:** 973-491-7822

**Email:** [vebaker@njtransit.com](mailto:vebaker@njtransit.com)

[www.njtransit.com](http://www.njtransit.com)

NJ Transit is the nation's largest Statewide public transportation system, providing more than 827,000 weekday trips on 240 bus routes, three light rail lines and 11 commuter lines. It is the third largest transit system in the country, with 162 rail stations, 60 light rail stations and more than 18,000 bus stops linking major points in New Jersey, New York and Philadelphia. NJ Transit's "Transit-Friendly Planning" program helps communities create consensus-based plans for transit-supportive growth and transit-oriented development at and around existing transit facilities, to reduce traffic congestion and improve air quality. Communities also benefit as their train stations and surrounding areas are revitalized, making them attractive places for peoples to live, work and socialize.

# FINANCING

*To identify appropriate funding sources for investigation and remediation of brownfields*

## NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY (EDA)

36 West State Street  
Trenton, NJ 08625

### BOND FINANCING

**Contact:** Customer Care Administrator

**Phone:** 1-866-534-7789

**Email:** [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

- Financing is available to manufacturers and not-for-profits for real state acquisitions, new building construction, equipment and renovations.
- Funding is available to municipalities for infrastructure improvements and other municipal projects.

#### PREREQUISITES:

For all construction and renovations, provide the following information:

- Proof of site control
- Local approvals for zoning, site plans
- Permits needed
- Financial/background data
- How the project benefits New Jersey's economy

### BROWNFIELDS REVOLVING LOAN FUND

**Contact:** Customer Care Administrator

**Phone:** 1-866-534-7789

**Email:** [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

A combination of low-interest financing and grants are available for remediating brownfield sites in the communities of Asbury Park, Camden, Elizabeth, Long Branch, Neptune, New Brunswick, Paterson, Perth Amboy, Plainfield, Pleasantville and Vineland. Projects must have local and community support.

### HAZARDOUS DISCHARGE SITE REMEDIATION LOAN AND GRANT PROGRAM

**Contact:** Customer Care Administrator

**Phone:** 1-866-534-7789

**Email:** [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

- For assessments, remedial investigation and remediation.
- Applications are submitted to DEP, and upon approval, funds are dispersed by NJEDA.

#### PREREQUISITES:

##### Private Applicants:

- Must have technical applications and cost proposals approved by DEP.
- Must meet all other applicable eligibility requirements.

##### Municipal Applicants:

- Must have technical applications and cost proposals approved by DEP.
- Must provide proof of site control.
- Site must be part of a formal or informal redevelopment plan.
- Municipality must pass appropriate resolution accepting the grant and committing to redevelopment.
- Must meet all other applicable eligibility requirements.

### LOAN AND GUARANTEE PROGRAMS

**Contact:** Customer Care Administrator

**Phone:** 1-866-534-7789

**Email:** [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

- Programs are available to businesses planning to locate on former brownfields sites.
- Programs are available for buildings and equipment or for working capital to meet operating expenses.

#### PREREQUISITES:

- The borrower must show evidence of ability to repay loan, such as collateral or personal guarantee.
- The project must result in jobs, ratables or other economic benefits.

### PETROLEUM UNDERGROUND STORAGE TANK REMEDIATION UPGRADE AND CLOSURE PROGRAM

**Contact:** Customer Care Administrator

**Phone:** 1-866-534-7789

**Email:** [customercare@njeda.com](mailto:customercare@njeda.com)

[www.njeda.com](http://www.njeda.com)

Effective July 1, 2010, the UST Fund no longer accepts new Regulated UST Fund applications for previously known Underground Storage Tanks. However, if a regulated tank is newly discovered, the UST Fund will accept an application in this situation if the owner/operator files it within 18 months from the date of discovery. This application deadline does not affect Unregulated UST Fund applications (which includes all residential heating oil tanks) or Regulated Supplemental UST Fund applications.

Due to insufficient funds, new applications for leaking unregulated USTs will continue to be accepted and acknowledged, but will not be reviewed or processed at this time. They shall be date stamped at the time of receipt and held until such time as sufficient funding becomes available. As funding becomes available, applications will be reviewed and processed based on the order of receipt. In addition, effective May 3, 2011, the UST Fund will no longer accept or process Non-Leaking UST Fund applications due to insufficient funds.

Applications are submitted to DEP, and upon approval, funds are dispersed by NJEDA.

#### PREREQUISITES:

##### Commercial Applicants:

- Must have technical applications and cost proposals approved by DEP.
- Must have net worth of \$2 million or less.
- Must submit financial statements from the last three years to NJEDA.\*

##### Municipal Applicants:

- Must have technical applications and cost proposals approved by DEP.
- Must own and operate underground storage tanks.\*

# FINANCING

## Residential Applicants: (eligible for grants or loans)

- Must have technical applications and cost proposals approved by DEP.
- Underground storage tank must be leaking.
- Must have \$250,000 or less of taxable income and \$500,000 or less net worth, excluding primary residence and traditional retirement accounts.\*

\*Must meet all other applicable eligibility requirements.

## REDEVELOPMENT AREA BOND FINANCING

**Contact:** Customer Care Administrator  
**Phone:** 1-866-534-7789  
**Email:** customercare@njeda.com  
www.njeda.com

Long-term, low-interest bonds are available for infrastructure improvements and other predevelopment costs, including demolition and remediation.

### PREREQUISITES:

The municipality must have:

- A formally designated redevelopment area within which the project is located
- An identified developer or end use that will generate payments
- An agreement for Payments in Lieu of Taxes with site owner
- Approval by the local finance board

### NEW JERSEY REDEVELOPMENT AUTHORITY (NJRA)

150 West State Street  
P.O. Box 790, Trenton, NJ 08625-0790

## BOND PROGRAM

**Contact:** Customer Service  
**Phone:** 609-292-3739  
**Email:** njra@njra.us  
www.njra.us

The program provides qualified small issue bonds for acquiring, constructing and renovating capital facilities.

## NJRA LOAN GUARANTEE PROGRAM

**Contact:** Customer Service  
**Phone:** 609-292-3739  
**Email:** njra@njra.us  
www.njra.us

The program provides credit enhancements through loan guarantees for projects unable to obtain conventional bank financing.

## NJRA URBAN SITE ACQUISITION (NJUSA) PROGRAM

**Contact:** Customer Service  
**Phone:** 609-292-3739  
**Email:** njra@njra.us  
www.njra.us

The program provides funds for the acquisition, site assembly and redevelopment of properties that are part of urban redevelopment plans.

### DEPARTMENT OF THE TREASURY

50 Barrack Street  
P.O. Box 269, Trenton, NJ 08625

## REMEDiation REIMBURSEMENT PROGRAM

**Contact:** S. Curtis Seifert,  
Brownfields Coordinator, Treasury  
**Phone:** 609-984-5111  
**Email:** curt.seifert@treas.state.nj.us  
www.state.nj.us/treasury/taxation

- The program allows for qualified developers to obtain reimbursement of up to 75% of authorized remediation costs incurred during the redevelopment process.
- Funds available for reimbursement are acquired through the generation of new taxes associated with a completed, approved project. This includes remediation costs for landfills redevelopment.
- Corporation tax credits.

### PREREQUISITES:

- Applicants first meet with representatives of EDT, DEP and Treasury to discuss their project.

- Prior to or in conjunction with submission of the application, the developer must enter into a Memorandum of Agreement (MOA) with DEP for the remediation of the site, if a MOA is available.
- Reimbursement requests must be reviewed and certified to Treasury by DEP.

### NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS (DCA)

101 South Broad Street  
P.O. Box 800, Trenton, NJ 08625-0800

## URBAN ENTERPRISE ZONE (UEZ)

**Contact:** Peter Lijoi, Executive Director  
**Phone:** 609-292-1912  
**Email:** peter.lijoi@dca.state.nj.us  
www.nj.gov/dca/affiliates/UEZ

New Jersey's UEZ Program revitalizes the local, regional and State economies by funding economic development projects in the designated urban enterprise zones in the State. Funding is provided for infrastructure improvements, economic development planning, brownfield planning and remediation, and other projects that support economic revitalization and growth.

## CHOICE-CHOICES IN HOME OWNERSHIP INCENTIVES CREATED FOR EVERYONE

**Contact:** Robert Huether, Assistant Director  
**Phone:** 609-278-8838  
**Email:** rhuether@njhmfa.state.nj.us  
www.nj.gov/dca/hmfa

CHOICE offers construction, subsidy and end-loan financing for the development of affordable and emerging market homeownership units in eligible Smart Growth areas. Funding is available for new and rehab construction. A mix of income types is encouraged. Subject to program criteria, urban areas in need of revitalization as well as areas with more stable housing markets are eligible. Market rate units may also be developed with CHOICE construction financing, but without the CHOICE subsidy.

# FINANCING

## FEDERAL LOW INCOME HOUSING TAX CREDITS

**Contact:** Deb Urban, Director of Tax Credit Services  
**Phone:** 609-278-7577  
**Email:** [durban@njhmfa.state.nj.us](mailto:durban@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa](http://www.nj.gov/dca/hmfa)

Low Income Housing Tax Credits are available to developers of qualified rental properties. They can be used to reduce federal tax liability or sold for cash to reduce eligible development costs. The program gives priority points for brownfields projects.

## STRONGER NJ BUSINESS LOANS

**Contact:** Customer Care Administrator  
**Phone:** 1-866-534-7789  
**Email:** [customercare@njeda.com](mailto:customercare@njeda.com)  
[www.njeda.com](http://www.njeda.com)

The Stronger NJ Business Loan Program offers up to \$5 million to Superstorm Sandy-impacted businesses for documented physical damage not covered by other sources. These are intended to assist eligible businesses that suffered physical damage, as well as spur economic revitalization by providing funding for expansion and new businesses in storm-impacted areas.

## MULTIFAMILY HOUSING LOANS—NEW CONSTRUCTION

**Contact:** John H. Murray,  
Senior Director of Credit & Business Development  
**Phone:** 609-278-7518  
**Email:** [jmurray@njhmfa.state.nj.us](mailto:jmurray@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa](http://www.nj.gov/dca/hmfa)

Loans are available in the form of permanent take-out financing, construction-only loans and construction loans that convert to permanent financing for developers of housing affordable to families of low to moderate income.

## MULTIFAMILY HOUSING LOANS—PRESERVATION

**Contact:** John H. Murray,  
Senior Director of Credit & Business Development  
**Phone:** 609-278-7518  
**Email:** [jmurray@njhmfa.state.nj.us](mailto:jmurray@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa](http://www.nj.gov/dca/hmfa)

Loans are available for refinancing, acquisition, renovation and substantial rehabilitation for existing multifamily rental properties that have previously been financed or subsidized through a federal housing program, and which are encumbered by regulatory restrictions to provide housing for families of low to moderate income.

## SPECIAL NEEDS HOUSING FINANCING PROGRAMS

**Contact:** Ann Wilbur, Administrative Assistant  
**Phone:** 609-278-7603  
**Email:** [awilbur@njhmfa.state.nj.us](mailto:awilbur@njhmfa.state.nj.us)  
[www.nj.gov/dca/hmfa](http://www.nj.gov/dca/hmfa)

A menu of programs designed to provide low-interest construction and/or permanent financing for transitional and permanent supportive housing for individuals and families with special needs.

### NEW JERSEY ENVIRONMENTAL INFRASTRUCTURE TRUST (NJEIT)

3131 Princeton Pike  
Building 5, Suite 201  
Lawrenceville, NJ 08648

## NEW JERSEY ENVIRONMENTAL INFRASTRUCTURE FINANCING PROGRAM

**Contact:** David Zimmer, Executive Director  
**Phone:** 609-219-8600  
**Email:** [dzimmer@njeit.org](mailto:dzimmer@njeit.org)  
[www.njeit.org](http://www.njeit.org)

The NJEIT recognizes that project financing is often a critical factor to the successful redevelopment of brownfield sites and the State's economic development initiatives. The New Jersey Environmental Infrastructure Financing Program

has been providing low-interest loans for projects to improve water quality since 1987. This partnership between the NJEIT and NJDEP offers the lowest interest rates of any program in the State for a significant portion of brownfield redevelopment costs.

### ELIGIBLE COST EXAMPLES:

#### Site Remediation:

- Removal of surface/subsurface infrastructure
- Excavation of contaminated soil, solid waste and construction debris
- Treatment of contaminated groundwater, capping and stormwater controls

#### Site Improvements:

- Water and wastewater infrastructure improvements and associated streetscape improvements
- Technologies to decrease water consumption, such as green roofing and low-flow toilets
- Site monitoring

#### Administrative/Planning Costs:

- Environmental insurance
- Permitting fees
- Legal and engineering fees

### PROGRAM FEATURES:

- State-funded debt service reserve
- Capitalized interest
- Level debt service
- Defrayed financing costs
- Interim financing available upon certification of project
- Direct loan program at half of present market rates or better
- Assistance with obtaining DEP permits and meeting permit requirements

The NJEIFP considers the unique nature of each project and the rapidly changing technologies available for site cleanup in its flexible approach to project financing. Projects that advance water quality objectives receive top priority. Program eligibility requires municipal support (typically as a conduit borrower).

# INFRASTRUCTURE

## To identify funding for infrastructure costs

### NEW JERSEY BOARD OF PUBLIC UTILITIES (BPU)

44 South Clinton Avenue  
Trenton, NJ 08625

**Contact:** Gary Finger, Board of Public Utilities

**Phone:** 609-777-3304

**Email:** gary.finger@bpu.state.nj.us

www.bpu.state.nj.us

### ECONOMIC DEVELOPMENT SERVICE TARIFFS

To support redevelopment and economic growth, the BPU has approved a number of programs that provide a credit or reduced utility service rate to customers that move to, or expand in, targeted areas. Targeted areas may include Urban Enterprise Zones, municipalities that rate high on the Municipal Distress Index and other areas where redevelopment is a priority. Contact your local utility service provider or the Board of Public Utilities to learn what programs may be available in your area.

### SMART GROWTH

On November 16, 2004, the Board of Public Utilities adopted the Main Extension Regulations at N.J.A.C. 14:3-1; 14:3-6; 14:3-8; 14:3-10. These rules replaced various older rules governing extensions of utility service with one consolidated, comprehensive set of new extension rules that support the State's smart growth policies. The rules address whether and how a utility may contribute financially to an extension made in response to an application of service. The regulations also help fulfill the Board's mandate to ensure that regulated entity service is safe, adequate and proper, and furnished in a manner that tends to conserve and preserve the quality of the environment. Under the new rules, applicants for utility service in areas designated for growth are eligible for various incentives. In areas not designated for growth, utilities are generally prohibited from paying for the cost of extending utility service.

### NEW JERSEY ENVIRONMENTAL INFRASTRUCTURE TRUST (NJEIT)

3131 Princeton Pike  
Building 5, Suite 201  
Lawrenceville, NJ 08648

**Contact:** David Zimmer, Executive Director

**Phone:** 609-219-8600

**Email:** dzimmer@njeit.org

www.njeit.org

Financing is available based on the concept that brownfields cleanup is an improvement to the water quality (both ground and surface). All projects within the Urban Centers and the Urban Complex, all land purchases and all combined sewer overflow projects will receive the lower cost 25/75 Trust/Fund financing starting in 2003.

### ENVIRONMENTAL INFRASTRUCTURE FINANCING PROGRAM

**Contact:** David Zimmer, Executive Director

**Phone:** 609-219-8600

**Email:** dzimmer@njeit.org

www.njeit.org

The program provides half the market rate, or better, financing to public agencies and private water purveyors for the construction of infrastructure that benefits water quality and drinking water safety.

#### BENEFITS INCLUDE:

- State-funded debt service reserve
- Capitalized interest
- Level debt service
- Defrayed financing costs
- Interim financing available upon certification of project
- Direct small loan program at half of present market rates or better
- Provides assistance with obtaining DEP permits and meeting permit requirements

#### PREREQUISITE:

The project must meet the objectives of the Clean Water Act or the Safe Drinking Water Act.

### DEPARTMENT OF TRANSPORTATION (DOT)

P.O. Box 600  
Trenton, NJ 08625-0609

**Contact:** James B. Lewis, Manager,

Bureau of Statewide Strategies

**Phone:** 609-530-2884

**Email:** jim.lewis@dot.state.nj.us

www.state.nj.us/transportation

Developers interested in brownfields redevelopment should contact their municipal governments to discuss funding for transportation-related projects.

### CAPITAL PROGRAM

**Contact:** Thomas Wospil, Director,

Capital Investment Planning and Development

**Phone:** 609-530-5322

**Email:** Thomas.Wospil@dot.state.nj.us

www.state.nj.us/transportation

The program allocates State and federal transportation funding for the period of one State fiscal year (July 1 to June 30) for NJDOT and NJTransit.

### STATEWIDE TRANSPORTATION IMPROVEMENT PROGRAM (STIP)

**Contact:** Thomas Wospil, Director,

Capital Investment Planning and Development

**Phone:** 609-530-5322

**Email:** Thomas.Wospil@dot.state.nj.us

www.state.nj.us/transportation

STIP allocates State and federal transportation funding for the period of ten federal fiscal years (which begin October 1).



# INFRASTRUCTURE

## LOCAL AID—FEDERAL PROGRAMS

**Contact:** Michael Russo, Director,  
Division of Local Aid and Economic Development  
**Phone:** 609-530-3640  
**Email:** Mike.Russo@dot.state.nj.us  
www.state.nj.us/transportation

## TRANSPORTATION ENHANCEMENT PROGRAM

This program is used only for projects with a direct transportation relationship that enhance quality of life, and for the projects that protect the environment while providing a more aesthetic, pleasant and improved interface between the transportation system and communities.

## LOCAL SCOPING

Local Scoping provides federal funds directly to member sub-regions for the advancement of projects through the National Environmental Policy Act (NEPA) and preliminary engineering.

## LOCAL LEAD

Local Lead provides an opportunity for the sub-region to apply for federal funding for the advancement of projects through final design, right-of-way and/or construction.

## SAFE ROUTES TO SCHOOL

The Safe Routes to School (SRTS) is a federally funded program that was initiated by the Safe, Accountable, Flexible, Efficient Transportation Equity Act—A Legacy for Users (SAFETEA-LU). The federal-aid SRTS program provides federal-aid highway funds to State Departments of Transportation. County and municipal governments, school districts, schools and nonprofit organizations are eligible to apply to the program. The SRTS Program provides funding for infrastructure and non-infrastructure projects. Infrastructure projects include the planning, design and construction or installation of sidewalks, crosswalks, signals, traffic-calming and bicycle facilities. Non-infrastructure projects include activities such as public awareness campaigns, walk and bike to school events and training, traffic education and enforcement, and student lessons on bicycle and pedestrian safety, health and the environment. Federal regulations require that the States devote at least 10% of SRTS funding to the non-infrastructure component of the program.

## LOCAL AID—STATE PROGRAMS

**Contact:** Michael Russo, Director,  
Division of Local Aid and Economic Development  
**Phone:** 609-530-3640  
**Email:** Mike.Russo@dot.state.nj.us  
www.state.nj.us/transportation

## MUNICIPAL AID

Funds are allocated to the county based on a formula considering population and road mileage. Municipalities submit applications for funding within each county. Additional funding is allotted for Urban Aid municipalities.

## COUNTY AID

Funds are allocated to the county based on a formula considering population and road mileage. Counties submit annual transportation plans to apply for funds.

## LOCAL AID INFRASTRUCTURE FUND

Subject to funding for appropriation, the program is established to address emergencies or regional needs throughout the State. Any county or municipality may apply at any time.

## BIKEWAYS

The program provides funds to counties and municipalities to promote bicycling as an alternate mode of transportation in New Jersey.

## SAFE STREETS TO TRANSIT

This program provides funding to counties and municipalities in improving access to transit facilities and all modes of public transportation.

## TRANSIT VILLAGE GRANT PROGRAM

The program is designed to assist municipalities who have been formally designated as Transit Villages by the Commissioner of Transportation and the interagency Transit Village Task Force. Transportation-related projects support the compact, walkable character of Transit Villages.

## TRANSIT VILLAGE INITIATIVE

**Contact:** Leroy Gould  
Bureau of Transportation and Sustainable Communities  
**Phone:** 609-530-3864  
**Email:** leroy.gould@dot.state.nj.us  
www.state.nj.us/transportation

The Transit Village Initiative is a community revitalization partnership spearheaded by NJDOT and NJ Transit in partnership with nine other State agencies. It strives to help redevelop and revitalize communities around transit stations to make them an appealing choice for people to live, work and play, thereby reducing reliance on the automobile.

# HOUSING

## NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS (DCA)

101 South Broad Street  
P.O. Box 800, Trenton, NJ 08625-0800

## HOUSING PRODUCTION PROGRAMS

[www.state.nj.us/dca](http://www.state.nj.us/dca)

These programs provide low-interest financing for the rehabilitation and new construction of affordable rental, homeownership and mixed use.

**Pertinent DCA programs for the development of affordable housing include the following:**

### COUNCIL ON AFFORDABLE HOUSING (COAH)

**Contact:** Sean Thompson  
**Phone:** 609-292-1716  
**Email:** [sean.thompson@dcs.state.nj.us](mailto:sean.thompson@dcs.state.nj.us)  
[www.nj.gov/dca/services/lps/hss](http://www.nj.gov/dca/services/lps/hss)

COAH provides technical assistance for affordable housing mandates.

### HOME PRODUCTION PROGRAM

**Contact:** James Lordi  
**Phone:** 609-633-6046  
**Email:** [james.lordi@sca.state.nj.us](mailto:james.lordi@sca.state.nj.us)

The HOME Production Program provides low-interest financing to developers for the rehabilitation and new construction of affordable housing.

### NEIGHBORHOOD PRESERVATION BALANCED HOUSING PROGRAM

**Contact:** Rick Montemore  
**Phone:** 609-633-6258  
**Email:** [rick.montemore@dca.state.nj.us](mailto:rick.montemore@dca.state.nj.us)

A menu of programs designed to provide low-interest construction and/or permanent financing for permanent supportive housing for individuals and families with special needs.

## NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY (HMFA)

637 South Clinton Avenue  
P.O. Box 18550, Trenton, NJ 08650

HMFA provides low-interest financing, limited subsidies and tax credits for the rehabilitation and new construction of affordable and market-rate rental, homeownership, mixed-use and special needs housing.

**Pertinent HMFA programs for developers include the following:**

### CHOICE—CHOICES IN HOME OWNERSHIP INCENTIVES CREATED FOR EVERYONE

**Contact:** Robert Huether, Assistant Director  
**Phone:** 609-278-8838  
**Email:** [rhuether@njhmfa.state.nj.us](mailto:rhuether@njhmfa.state.nj.us)  
[www.njhousing.gov](http://www.njhousing.gov)

CHOICE is available for construction, subsidy and end-loan financing for the development of Affordable and Emerging Market homeownership units in eligible Smart Growth areas. Funding is available for new and rehab construction. A mix of income types is encouraged. Subject to program criteria, urban areas in need of revitalization as well as areas with more stable housing markets are eligible. Market rate units may also be developed with CHOICE construction financing, but without the CHOICE subsidy.

### FEDERAL LOW INCOME HOUSING TAX CREDITS

**Contact:** Deb Urban, Director of Tax Credit Services  
**Phone:** 609-278-7577  
**Email:** [durban@njhmfa.state.nj.us](mailto:durban@njhmfa.state.nj.us)  
[www.njhousing.gov](http://www.njhousing.gov)

Low Income Housing Tax Credits are available to developers of qualified rental properties. They can be used to reduce federal tax liability or sold for cash to reduce eligible development costs. The program gives priority points for brownfields projects.

## MULTIFAMILY RENTAL PROGRAMS

**Contact:** John H. Murray,  
Director of Credit & Business Development  
**Phone:** 609-278-7518  
**Email:** [jmurray@njhmfa.state.nj.us](mailto:jmurray@njhmfa.state.nj.us)  
[www.njhousing.gov](http://www.njhousing.gov)

Loans are available in the form of permanent take-out financing, construction-only loans and construction loans that convert to permanent financing for developers of housing affordable to families of low to moderate income.

## SPECIAL NEEDS HOUSING FINANCING PROGRAMS

**Contact:** Yigru Wolde, Acting Director of Supported Housing and Special Needs  
**Phone:** 609-278-7521  
**Email:** [ywolde@njhmfa.state.nj.us](mailto:ywolde@njhmfa.state.nj.us)  
[www.njhousing.gov](http://www.njhousing.gov)

A menu of programs designed to provide low-interest construction and permanent financing for supportive housing and community residences is available for individuals and families with special needs.

## DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)

501 East State Street  
P.O. Box 420, Trenton, NJ 08625-0420

## NEW JERSEY HISTORIC PRESERVATION OFFICE (HPO)

**Contact:** Meghan MacWilliams Baratta,  
Senior Historic Preservation Specialist  
**Phone:** 609-292-1253  
**Email:** [meghan.baratta@dep.state.nj.us](mailto:meghan.baratta@dep.state.nj.us)  
[www.state.nj.us/dep/hpo](http://www.state.nj.us/dep/hpo)

- HPO provides information on potential historic sites.
- HPO identifies qualified consultants to conduct cultural resource surveys.
- HPO provides technical assistance for treatment of historic resources.
- HPO identifies funding sources such as tax credits and NJ Historic Trust Grants.
- HPO reviews potential effects on historic properties under Land Use Review, Section 106 of the National Historic Preservation Act and the New Jersey Register Review.

# RETAIL/INDUSTRIAL/COMMERCIAL PROJECTS

## NJ BUSINESS ACTION CENTER (BAC)

Office for Planning Advocacy  
Department of State  
P.O. Box 820, Trenton, NJ 08625-0820

**Contact:** BAC Call Center  
**Phone:** 1-866-534-7789  
[www.nj.gov/state/bac](http://www.nj.gov/state/bac)

The New Jersey Business Action Center provides assistance in locating available sites and seeking redevelopment funding for retail/industrial and commercial projects.

## NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY (EDA)

36 West State Street  
Trenton, NJ 08625

**Phone:** 609-292-1800  
[www.njeda.com](http://www.njeda.com)

NJEDA provides financing for projects to help businesses grow and prosper.

## NEW JERSEY REDEVELOPMENT AUTHORITY (NJRA)

150 West State Street  
P.O. Box 790, Trenton, NJ 08625-0790

## NEW JERSEY PRE-DEVELOPMENT LOAN PROGRAM

**Contact:** Customer Service  
**Phone:** 609-292-3739  
**Email:** [njra@njra.us](mailto:njra@njra.us)  
[www.njra.us](http://www.njra.us)

The program provides funding for pre-development costs associated with non-housing related redevelopment projects.

## NJRA LOAN GUARANTEE PROGRAM

**Contact:** Customer Service  
**Phone:** 609-292-3739  
**Email:** [njra@njra.us](mailto:njra@njra.us)  
[www.njra.us](http://www.njra.us)

The program provides credit enhancements through loan guarantees for projects unable to obtain conventional bank financing.

## NJRA URBAN SITE ACQUISITION (NJUSA) PROGRAM

**Contact:** Customer Service  
**Phone:** 609-292-3739  
**Email:** [njra@njra.us](mailto:njra@njra.us)  
[www.njra.us](http://www.njra.us)

The program provides funds for the acquisition, site assembly and redevelopment of properties that are part of urban redevelopment plans.

## GROW NJ PROGRAM

**Contact:** Customer Care Administrator  
**Phone:** 1-866-534-7789  
**Email:** [customer@njeda.com](mailto:customer@njeda.com)  
[www.njeda.com](http://www.njeda.com)

The Grow NJ Program provides grants of corporate business tax credits to businesses creating or retaining jobs in New Jersey and making a qualified capital investment at a qualified business facility. Base tax credits under the new Grow NJ Program range from \$500 to \$5,000 per job, per year with bonus credits ranging from \$250 to \$3,000 per job, per year. Grow NJ replaces the Business Employment Incentive Program (BEIP) and the Business Retention and Relocation Assistance Grant (BRRAG) Program as New Jersey's main job creation and retention incentive program.

## ECONOMIC REDEVELOPMENT AND GROWTH (ERG) PROGRAM

**Contact:** Customer Care Administrator  
**Phone:** 1-866-534-7789  
**Email:** [customer@njeda.com](mailto:customer@njeda.com)  
[www.njeda.com](http://www.njeda.com)

The ERG Program is an incentive for developers and businesses to address revenue gaps in development projects. ERG reimburses up to 75% of the incremental revenues attributed to the project to provide funding of up to 20% of the total project cost, with bonuses of up to 20% available to encourage targeted development goals.

## BROWNFIELDS AND CONTAMINATED SITE REMEDIATION PROGRAM

**Contact:** Customer Care Administrator  
**Phone:** 1-866-534-7789  
**Email:** [customer@njeda.com](mailto:customer@njeda.com)  
[www.njeda.com](http://www.njeda.com)

A developer in New Jersey in need of financial assistance to clean up and redevelop polluted sites and closed municipal landfills may be eligible to recover up to 75% of approved costs associated with the remediation effort. Business Employment Incentive Program (BEIP) Companies seeking to relocate to or expand in New Jersey may be eligible for BEIP grants based on the number of new jobs created. By adding at least 25 qualified jobs (10 for qualifying technology companies) within two years, eligible companies can be reimbursed for up to 80% of gross withholding tax paid by new employees for up to 10 years, to a maximum of \$50,000 per employee over the course of the grant. Companies must demonstrate that the BEIP grant is a material factor in the decision to relocate to or expand in New Jersey.

# ART & CULTURAL CENTERS, OPEN SPACE & RECREATION

## DEPARTMENT OF ENVIRONMENTAL PROTECTION (DEP)

501 East State Street  
P.O. Box 420, Trenton, NJ 08625-0420

## GREEN ACRES PROGRAM

**Contact:** Cathy Elliott-Shaw, Supervisor,  
Urban Acquisition and Statewide Park Development  
Team Green Acres Program

**Phone:** 609-984-0570

**Email:** cathy.elliott-shaw@dep.state.nj.us  
www.state.nj.us/dep/greenacres

The Green Acres Local Assistance Program provides funding, through a competitive process, to municipalities, counties and eligible nonprofit organizations to acquire land for outdoor recreation and conservation purposes, as well as for the development of outdoor recreation facilities. The cost of a preliminary assessment report, further testing as determined by the DEP and demolition of structures to create open space are also eligible project costs. However, Green Acres cannot provide funding for remediation.

### PREREQUISITES:

Green Acres accepts applications throughout the year, and normally batches all complete applications received by mid-February for consideration in the Spring funding round. If funding is approved, a preliminary assessment must be completed for the project site, and all issues of contamination must be resolved to the satisfaction of DEP prior to Green Acres participation.

## NEW JERSEY ENVIRONMENTAL INFRASTRUCTURE TRUST (NJEIT)

3131 Princeton Pike  
Building 5, Suite 201  
Lawrenceville, NJ 08648

Financing is available based on the concept that brownfields cleanup is an improvement to the water quality (both ground and surface). All projects within the Urban Centers and the Urban Complex, all land purchases and all combined sewer overflow projects will receive the lower cost 25/75 Trust/Fund financing starting in 2003.

## OPEN SPACE ACQUISITIONS

**Contact:** David Zimmer

**Phone:** 609-219-8600

**Email:** dzimmer@njeit.org  
www.njeit.org

NJEIT provides half the market rate, or better, financing to public agencies for certain open space acquisitions promoting water quality.

### Benefits include:

- State-funded debt service reserve
- Capitalized interest
- Level debt service
- Defrayed financing costs
- Interim financing available upon certification of project
- Direct small loan program at half of present market rates or better
- Provides assistance with obtaining DEP permits and meeting permit requirements

### PREREQUISITE:

The project must meet the objectives of the Clean Water Act.

## NEW JERSEY STATE COUNCIL ON THE ARTS DEPARTMENT OF STATE

225 West State Street  
P.O. Box 306, Trenton, NJ 08625-0306

## ARTS IN COMMUNITIES GRANT PROGRAM, COMMUNITY CULTURAL PLANNING

**Contact:** Paula Stephens, Community Cultural Planning Associate

**Phone:** 609-292-6130

**Email:** paula@arts.sos.state.nj.us  
www.njartscouncil.org

Technical assistance and referral services to specialists in feasibility, design, financing and operations for government, educational and non-profit organizations only.