



Urban Mayors Press

President's Corner



Dear New Jersey Urban Mayors Association Members,
 As Mayor of the City of Newark and President of the New Jersey Urban Mayors Association (NJUMA), I would like to thank each of you for being a dedicated member of the NJUMA.

Since the start of my tenure as President of the Association in January, my experience working closely with my mayoral colleagues around critical issues impacting urban centers has been exciting, rewarding and often challenging as we work to tackle the myriad of circumstances our residents face. As we head further into 2021 and work diligently to move to our new normal in light of the COVID-19 pandemic and a national push for social justice reform, I look forward to our collective voices continuing to be instrumental in transforming not only our communities but the state of New Jersey overall.

This year, the NJUMA has successfully taken significant policy stances pertaining to issues ranging from equitable access to innovative technology in our municipalities to enhance resident engagement and services, establishing Civilian Complaint Review Boards, and police and fire residency requirements, and so much more. The Association has also created various committees and subcommittees to establish our collective agenda on statewide matters such as cannabis industry regulations, the future of the Urban Enterprise Zone Program, and pushing for property tax reform.

Throughout the pandemic, we have worked with Governor Murphy and his team on weekly calls to explore options and solutions to our toughest challenges. We are thankful for this strong partnership and I extend my gratitude to Lt. Governor Sheila Oliver, DCA Commissioner and Chairwoman Dianna Houenou, NJ Cannabis Regulatory Commission for attending many meetings with the NJUMA and for their work toward a common vision and actions to establish economically viable and sustainable communities in New Jersey. Additionally, I'd like to thank the staff at the John S. Watson Institute for Urban Policy and Research, now located at Kean University, for their assistance with managing the day-to-day operations of the NJUMA. Our entire membership anticipates a bright future continuing to work with the Watson Institute under this new partnership.

Last but certainly not least, I am excited to present to you the first issue of the *Urban Mayors Press* under my leadership. In this issue, we have articles highlighting the incredible work of two of my great colleagues in Atlantic City and Trenton, as well as a plethora of resources to assist you and your constituents. This issue also includes important information on maintaining housing during the pandemic through various programs such as Housing Help NJ, and avoiding utility shutoff in anticipation of the moratorium lift in a couple of months through programs such as LIHEAP. In addition, there are articles on redevelopment grants and revitalization programs from the NJ Economic Development Authority and the Department of Community Affairs to improve localities, resources for small businesses through the New Jersey Business Action Center, and much more!

I hope you enjoy this publication and your municipality benefits from the information within. Wishing you all good health and safety during this time.

Regards,

The Honorable Ras J. Baraka
 Mayor, City of Newark
 President of the New Jersey Urban Mayors Association

Inside this issue

President's Corner.....1

Kean University: The Watson Institute's New Home.....2

Urban Mayors Cannabis Summit.....3

NJUMA UEZ Subcommittee Meetings.....3

Mayor Ras J. Baraka: 2021 WaterNow Alliance Impact Award Recipient.....3

City of Newark Launches Three Programs to End Homelessness.....4

Protecting the Affordable Housing Trust Fund.....5

Protecting New Jersey Tenants in the Time of COVID.....6

There is Help for Residents Struggling to Pay Their Utility Bills.....7

Trenton Celebrates City, County, and State Partnership in Creating First Ever Water Works Job Training and Apprenticeship Program.....7-8

The Clean Energy Equity Act: An Opportunity for Urban Environmental Justice.....8-9

Supporting Energy Efficiency Standards Policy to Decrease Household and Business Expenses.....9

Great Days in the Great City of Atlantic City.....10

DCA Expanding Two Neighborhood Revitalization Programs to Include More Communities Across New Jersey.....11

Resources for Local Jurisdictions Challenged to Manage Budgets and Decreasing Vaccine Apprehension Amid the COVID-19 Pandemic.....12

NJEDA Relaunches 21st Century Redevelopment Program.....13

New Jersey Business Action Center: A Resource for NJ's Small Businesses.....13-14

FAFSA Legislation in New Jersey.....14-15

Kean Tuition Promise.....16-17

About the New Jersey Urban Mayors Association.....18

Kean University: The Watson Institute's New Home



KEAN

The John S. Watson Institute for Urban Policy and Research is now located at Kean University. Announced in early March, this new partnership will focus on research and practical, achievable solutions that will improve the lives of people living in urban communities, building on the University's commitment to scholarship and community service.

The Institute will continue to work closely with the New Jersey Urban Mayors Association (NJUMA), which is now affiliated with Kean University and includes mayors from 32 urban centers across the state. The NJUMA works with state and federal agencies, lawmakers and nongovernmental and community-based organizations to develop and advance progressive and effective public policy for urban communities.

Kean is on a trajectory to become the next great urban policy and research institution in the State of New Jersey, and this Institute plays a critical role in that transformation," said Kean President Lamont O. Repollet, Ed.D. "I cannot think of a greater way to contribute to the future of our state than by supporting faculty research and scholarship that advances effective public policy and transformative practices in our cities. Many Kean students come from our urban communities, and now they will have the opportunity to engage in applied research and academically based community learning projects at the Institute. We look forward to collaborating with our urban mayors to lead the charge."

The Institute bears the name of the late New Jersey Assemblyman John S. Watson, the first African American elected to the Mercer County Board of County Commissioners and the nation's first African American chairman of a state appropriations committee. Assemblyman Watson was committed to building capacity and equity in New Jersey's urban centers.

"Our family is enormously proud to link our father's name and legacy as a statesman, policymaker and public servant to Kean University's Institute for Urban Policy and Research," said John S. Watson Jr., spokesperson for the Watson family. "Considering the glaring societal disparities, civil unrest and disproportionate impacts of the pandemic and climate crisis, the Institute's mission is more important than ever. With its talented leadership team and President Repollet's energy, vision and leadership, the Institute is poised to have a sustainable impact on people and urban communities across the state."

"The New Jersey Urban Mayors Association is excited about its new and innovative affiliation and partnership with the Institute for Urban Policy and Research at Kean University," said Mayor Ras Baraka of the City of Newark and President of the NJUMA. "Our member cities will benefit immensely from having a world-class higher education partner to identify research-based policy and practice solutions that will accelerate urban revitalization and improve the quality of life for our residents."

The Institute will approach policy by engaging community members to examine the root causes of problems and issues facing their communities, and working intentionally to use policy and best practice models to address community concerns. The Institute will focus on legislative solutions to critical urban issues, innovative program models, applied policy research and capacity building for government and nonprofits.

"As lawmakers representing urban centers, we need empirical research and policy studies that acknowledge the assets and challenges that are specific and unique to our urban communities," said state Senator Ronald L. Rice, 28th Legislative District, who is vice-chair of the Senate Community and Urban Affairs Committee and chair of the New Jersey Legislative Black Caucus (NJ LBC). "The Institute at Kean will provide the Legislature with the expertise to examine policies and legislation that respect both the complexity and sense of urgency we need to responsibly advance the state's urban agenda."

"The NJ LBC is looking forward to a continued partnership with the John S. Watson Institute for Urban Policy and Research now located at Kean University to create innovative and sustaining policies to help people across our great state," said Assemblywoman Shavonda Sumter '96, 35th Legislative District, chair of the Assembly Community Development and Affairs Committee and vice-chair of the NJ LBC. "We are excited to continue the legacy of former Assemblyman John S. Watson, to unite thought leaders, decision-makers and higher education to address the systemic and structural need for equity in urban communities."

Kean Vice President Barbara George Johnson, who holds a master's degree in public health from Columbia University and a law degree from Rutgers University, brings more than 25 years of experience as a public policy professional. She will head the Institute under the leadership of Kean Senior Vice President for External Affairs Joseph Youngblood, Ph.D., a seasoned academic and higher education executive with policy expertise who is also joining Kean.

"The Watson Institute for Urban Policy and Research at Kean will advance cross-disciplinary, urban-focused research to search for practical, scalable and sustainable solutions to our state's most pressing social, civic and economic challenges," Youngblood said. "The addition of the Institute further positions Kean as a premier comprehensive urban research university and a more vigorous partner, thought leader and statewide urban anchor institution."

Together Youngblood and Johnson bring a combined 50 years of experience advancing practical public policy for urban communities:

- Uniting urban mayors to be a stronger voice on policy and legislation impacting the state's cities and some of its most vulnerable residents
- Creating the country's first urban-focused Comprehensive Economic Development Strategy (CEDS) not connected by borders
- Protecting residents of low-income communities from the harmful impacts of air pollution by developing and shaping innovative public policies from an environmental justice perspective
- Spotlighting the problem of Black maternal and infant mortality in New Jersey by conducting research on its causes and informing public policies to decrease the mortality rates
- Examining the policy implications of COVID-19 on disparities in urban centers and the allocation of funding to cities to address the public health and educational needs of citizens during the pandemic.

"The Institute's partnership with urban practitioners, policymakers and community stakeholders establishes an impactful collaboration that will inform urban decision-making and public policy on critical issues such as sustainable growth, economic development, water quality and infrastructure, education, environmental justice, health and public safety," Johnson said. "This unique partnership will revolutionize urban policy formation processes in the state."

Since becoming president of Kean University in July 2020, Repollet has announced that the University will formally pursue classification as a research institution under the Carnegie classification system.

"This new urban policy institute further showcases Kean's commitment to excellence in research that benefits our communities," said Ada Morell '97, chair of the Kean Board of Trustees. "We look forward to seeing the impact of this critically important work for decades to come."

Urban Mayors Cannabis Summit



On March 10th, 2021 Mayor Dwayne D. Warren, Esq., City of Orange Township, and Chair of the NJUMA Cannabis Committee hosted the NJUMA Cannabis Summit. This event was designed to afford Mayors the opportunity to convene and explore ways in which they can establish evidence-based and equitable guidelines for the state's cannabis industry, and explore how their respective municipalities can benefit from this booming economic industry. Expert presenters, including Dianna Houenou, Gus0" Chair of the New Jersey Cannabis Tgi wævqt{" Commission" *PIETE+ highlighted the implications of the recently passed marijuana legislation, the format and goals of the NJCRC, and explored models that exist in other states in reference to successful and equal opportunities in the cannabis industry. The NJUMA looks forward to continuing to work with the NJCRC to create an opportune and robust cannabis industry in the state of New Jersey.

NJUMA UEZ Subcommittee Meetings



Mayor J. Christian Bollwage, City of Elizabeth, and Chair of the NJUMA Urban Enterprise Zone (UEZ) Subcommittee began to host a series of meetings to convene the members of the New Jersey Urban Mayors Association, local UEZ Coordinators, and economic development corporation representatives to discuss and establish recommendations to govern the New Jersey Urban Enterprise Zone Program. Lieutenant Governor Sheila Oliver, Commissioner of the NJ Department of Community Affairs (DCA) joined the most recent meeting alongside expert staff from DCA and the Governor's Office. This meeting served as a means to address questions/concerns and explore the suggestions of the Subcommittee in efforts to create a UEZ Program that most benefits economic development in UEZ-designated communities. The members of the NJUMA UEZ Subcommittee look forward to continuing to work closely and progressively with the State in creating the future New Jersey Urban Enterprise Zone Program.

Mayor Ras J. Baraka: 2021 WaterNow Alliance Impact Award Recipient

Tap Into Resilience
WaterNow Alliance Virtual Summit

IMPACT AWARD WINNER

Mayor Ras Baraka
City of Newark, New Jersey

A circular portrait of Mayor Ras J. Baraka, a Black man in a dark suit and blue tie, smiling. A blue award ribbon with a white water drop icon is overlaid on the bottom right of the portrait.

City of Newark Launches Three Programs to End Homelessness

By: Mayor Ras J. Baraka, City of Newark, and Sakinah Hoyte, City of Newark Homeless Czar



The City of Newark has recently launched three major initiatives to help people without permanent addresses, each guided by the values that every human being is entitled to dignity, respect, and a safe place to rest.

This, of course, is easy to say but much harder to do. As we search our own souls and ask how we view the homeless, the answer may not include “with dignity or respect.” As many of us walk or drive past them daily with little to no acknowledgement because they cause feelings of discomfort for us. These feelings of discomfort are often related to more than just their appearance and behavior. For empathetic people they may trigger a deeper, more visceral reaction, a nagging feeling of “there but for the grace of God go I.”

Many of our homeless became that way because they were asked to leave a family member or friends shared residence: a fight, divorce, separation. Job loss or wage cuts, leading to eviction or foreclosure. Homelessness, like drug addiction and mental illness, can visit every demographic. We see this on our streets but like many social ills, disproportionately impacts Blacks and Latinx, who sometimes don’t have family networks with means to support more mouths to feed.

Another dark reaction homelessness emotes from our gut is one of societal failure. The richest country in the world, home to more than 600 billionaires and nearly 20,000 millionaires five as many as China, the next closest country should be able to provide housing as a basic human right to all, just as we should be able to provide mental health services, drug treatment and other social remedies to transition those living on the street into permanent housing.

The first of our three initiatives will do just that. At the end of February, we broke ground on a major renovation to convert the old Miller Street Elementary School into a modern, 24,000-square foot social services facility and emergency shelter to help Newark homeless residents into permanent housing. This will be done in conjunction with Claremont Development, which has owned the site, and Catholic Charities, which has run social and health services programs there.

The project, called Miller Street Pathways to Housing Center, is a milestone in Newark’s community-wide efforts to address and eradicate homelessness and provide critical, low-barrier, transitional support services to the most vulnerable among us. Those services will include individual counseling and case management, behavioral health services, social services, nutrition services, and a daily “drop in” center for individuals to bathe or shower and do laundry.

A full commercial kitchen on-site will prepare meals for residents and train people in the shelter in meal production to make them employable. The new facility will comprise a total of 166 transitional beds for men, women, and families. Eighty-four beds will be for men, 44 for women, and there will be 21 “code blue” beds, and seven individual suites with a total of 17 beds for families. The daily “drop in” facility will feature the individual bathrooms with showers, washers and dryers, and tables, chairs, and televisions.

Our second project deals with the reality that some homeless people choose to live outdoors for various reasons, including institutional and systemic trauma, opposition to rules, fear of egregious treatment and violence in shelters and cannot be enticed to come in for shelter or services.

During the COVID-19 pandemic many of our homeless respected City-wide lockdowns and stayed sequestered in our shelters, creating a shortage of beds for our recalcitrant population during extreme weather. Our solution was to partner with Homes 4 Homeless and the United Community Corp. to create a low barrier, emergency shelter and safe sleeping space called NEWARK Hope Village.

We made national news with this initiative because the living units are re-purposed shipping containers, a unique way to create safe, modern shelter and housing. The village was used as an open canvas for area artists to create an aesthetically pleasing place of warmth, comfort, and safety. The village aim is to provide a catalytic refuge to the most vulnerable of our outdoor population, those disengaged from traditional shelters and supportive homeless services, and whose lives are at risk during extreme weather conditions. We hope the atmosphere in the village will promote healthy living and to rebuild trust, to reengage them in social service supports and remain safely sheltered while we work to connect them to permanent housing.

Our final initiative was to offer free COVID-19 vaccines to our residents without addresses, continuing our year-long practice of keeping them safe and alive during the pandemic. From the outset of COVID-19, we put our willing homeless in shelters and an airport hotel, provided three meals a day, and tested them regularly. This resulted in a positivity rate of less than three percent last spring, far less than the state average, we believe saving an untold amount of people from contracting the disease.

In that same spirit of keeping all members of our community safe, we are sending nurses and practitioners to offer free vaccinations at 14 shelters across the City and are finding our residents without addresses are cooperating with this program. To date we have vaccinated more than 1,100 of our residents without addresses.

These humanitarian efforts are aimed at a population that is sometimes only seen as an annoyance, if seen at all. But by “seeing them” we can not only serve them with hopes of eradicating homelessness but create a community awareness that embraces the idea that we have a societal responsibility to provide our fellow neighbors with what should be a basic human right, safe housing, and individual responsibility to treat them with dignity and respect.

Protecting the Affordable Housing Trust Fund

By: Staci Berger, President and Chief Executive Officer, Housing and Community Development Network of NJ

After the Great Recession and Superstorm Sandy, our state earned the dubious distinction of leading the nation in foreclosures. Our economic recovery was slow but we were determined to rebound. Tools to help municipalities tackle vacant and abandoned properties like land banks were signed into law. We were even able to achieve full funding of the state's Affordable Housing Trust Fund (AHTF), a critical investment for towns working to meet their residents' housing needs. When the COVID pandemic shut down businesses and kept people in their homes, all that progress was put in jeopardy.

In order to recover equitably from the pandemic, the state must invest in the needs of those most deeply impacted. By every metric, Black and brown residents in urban communities have borne the brunt of the coronavirus. The proposed fiscal year 2022 state budget includes several important housing investments that help address NJ's racial and economic disparities, including increased funding for emergency Code Blue resources, rental assistance for new moms and support for LGBTQ folks experiencing housing insecurity. We enthusiastically endorse these proposals. However, the budget also proposes to divert \$57 million from the AHTF. This plan moves funds legally intended to build and create affordable homes for New Jerseyans struggling to make ends meet, into programs that include wealthier residents and may increase gentrification in neighborhoods around the state.

NJ's AHTF was created to provide a means for complying with the Fair Housing Act, and it is legally intended to produce and/or rehabilitate homes that lower-income residents can afford in a state where an imbalanced housing market has created deeply segregated communities. Unfortunately, the budget proposes to divert \$20 million for down payment assistance for homeowners who earn up to 140 percent of the Area Median Income (AMI). Even worse, this plan doesn't create a single new affordable home, despite the dire need.

Down payment assistance and other housing investments to bridge the racial wealth gap are important, and they can be accomplished without diverting the AHTF. Especially now that

budget analysts are projecting higher than expected revenues, it is neither wise nor are critically needed to meet the demand for affordable places to live in urban communities. In Newark, the median income is \$35,199 but this raid would allow for a household with three people earning up to \$133,560 to qualify for HMFA's down payment assistance, based on federal data and guidelines. According to the recently released Rutgers' CLiME study, Homes Beyond Reach the median income for Newark renters is slightly lower at, \$30,000. The CLiME assessment calls for 16,000 new affordable rental homes to meet the housing needs of Newark residents.

We can create affordable homeownership opportunities by using the AHTF as intended. Garden State Episcopal Community Development Corporation (GSECDC), just one of the Housing & Community Development Network of NJ's nearly 270 members, is able to use funds to reach lower-income, Black and brown residents and pair Community Reinvestment Act mortgages to obtain private market financial assistance. In Jersey City, GSECDC has built 72 affordable homes, 69 of which were purchased by Black and brown homeowners with an average income of \$48,000. Bus drivers, security guards and physician assistants, many of whom obtained \$5,000 each in down payment help, are now homeowners in their own community.

After a decade of raids, the AHTF is finally poised to be fully capitalized. Using these funds as intended will help bring relief to lower income residents and local governments who are working to meet their fair housing responsibilities. Diverting the AHTF funds will not help address the need in our urban centers. We cannot go backwards to a time when the state treated this trust fund as a slush fund.

Municipal budgets have taken a hit as a result of the pandemic. Shuttered business and foreclosures have created vacant and abandoned properties and a loss of tax revenue. At the same time, local residents are on the verge of homelessness and struggling to find a safe and affordable place to live. New Jersey should invest the AHTF as intended so we can recover from the pandemic and build a thriving New Jersey everyone can afford to call home.

The Housing and Community Development Network of New Jersey recently launched a new program with the support of the New Jersey Pandemic Relief Fund and the New Jersey Department of Community Affairs.

Housing Help NJ is a resource for homeowners, renters, and landlords who have been impacted by the COVID-19 pandemic. This program connects participants to resources including housing counseling, financial assistance, and much more! For more information please visit:

www.HousingHelpNJ.org



- www.HousingHelpNJ.org features local, state, and federal resources for renters, landlords, & homeowners.
- Housing Help NJ's website also includes a Resource Library, available in English and Spanish, with guides for food, clothing, housing, healthcare, legal, financial, and many other services.
- NJ residents facing housing issues can call our toll free number, **888-691-3002**, or email us at info@housinghelpnj.org for assistance in getting connected to a housing counselor or other resources.

Text "Housing Help" to 313131 to stay updated on all the latest important housing news and resources



Protecting New Jersey Tenants in the Time of COVID

By: Janel Winter, Director of the Division of Housing and Community Resources, New Jersey Department of Community Affairs

The pandemic has presented New Jerseyans with many new challenges. Some people have found themselves for the first time in their lives unable to put food on the table for their family or pay their mortgage or rent due to a job loss or sustained loss of income. The financial hardship is widespread, not just in New Jersey, but across the country.

Early on, it became clear that the pandemic was going to last longer than a couple months. As Director of the Division of Housing and Community Resources, I knew the pandemic could have dire consequences to housing security in our state. As the State's official "housing authority," our Division at the Department of Community Affairs (DCA) is committed to making housing more accessible and affordable to New Jerseyans. But we never could have imagined or planned for the level of need that would arise as a result of a global pandemic.

Renters and homeowners alike were hit hard, and even with the overarching protections that the State has put in place – including a moratorium on evictions and public-utility shutoffs, direct rental assistance, and mortgage forbearance – we became aware that people are still being locked out of their homes because they've not been able to keep up with their rent or pay their mortgage.

We want to empower people with the knowledge that locking someone out – whether it is a renter or a homeowner - is illegal and should be reported to local law enforcement. Just this past month, I participated in a town hall with Lt. Governor Oliver, Attorney General Grewal, and New Jersey State Police Colonel Callahan to talk about laws and policies in place to prevent illegal lockouts from happening. But we know that the eviction moratorium won't last forever, so we already have set in motion safety net programs to continue to respond to ongoing needs, even when the pandemic is over.

To prevent a wave of evictions from happening in the future, a large part of this effort has been providing direct rental assistance to those who are struggling to pay their rent.

Last month, DCA launched the second phase of the COVID-19 Emergency Rental Assistance Program (CVERAP), which has allocated \$353 million to provide up to 12 months of rental assistance to low- and moderate-income households that have had a substantial reduction in income or incurred significant costs as a result of the pandemic. To date, DCA has received over 70,000 applications for the second phase of the rental assistance program. We anticipate that additional funds will be available for this program in the near future and encourage everyone who is in need of rental assistance to apply. To learn more about it people can visit nj.gov/dca.

We know that landlords are also struggling as a result of lost rental income. To better assist them, landlords may now apply on behalf of their tenants as long as they have the tenant's consent.

Even though there is a moratorium on evictions, landlords are still able to file for eviction with the courts. To proactively address these filings, DCA is working directly with the Administrative Office of the Courts and has obtained data for more than 50,000 landlords and tenants who have active eviction filings. DCA has sent direct mail pieces to inform them of the Emergency Rental Assistance Program to try to get their back rent paid and divert evictions.

Also in May of this year, DCA will launch its Expanded Access to Counsel and Homelessness Diversion Anti-Eviction Pilot Program. The pilot program will provide a coordinated and comprehensive service to divert low-income households in New Jersey from evictions and homelessness by expanding their access to legal representation and other supportive safety net services when threatened with or facing eviction.

The pilot program will use federal funds and will operate in three target municipalities: Atlantic City, East Orange, and Trenton. These municipalities were selected based on their eviction filings, shelter entries, homelessness rates, local poverty levels, and where eviction is the main contributing factor of displacement.

DCA also awarded \$1.25 million late last year to the nonprofit Housing and Community Development Network of New Jersey (the Network) to develop and implement outreach strategies to raise awareness of tenant rights, the eviction process, and eviction prevention resources across the state. The Network created a web site that provides information for renters and landlords about the eviction moratorium and financial assistance that is available during the pandemic, which can be accessed at www.housinghelpnj.org.

Additionally, to help ensure that all tenants at risk of eviction are made aware of their rights, the New Jersey Housing and Mortgage Finance Agency has been promoting its free housing counselor services, which can be accessed at www.njhousing.gov.

And to further assist in ensuring tenants are aware of their rights during the eviction moratorium, DCA maintains the State of New Jersey's Eviction Moratorium website covid19.nj.gov/forms/renter and responds to questions and concerns that are submitted.

I'm urging state and local governmental officials and those who work in local government to share this critical information about help that is available to those who face housing insecurity or are at risk of homelessness. All of the measures we are putting in place are aimed at helping our communities rebound, but communities cannot rebound when people find themselves without a place to call home. Housing isn't just about having a safe place to live; it's about ensuring the dignity and respect that we all deserve.

There is Help for Residents Struggling to Pay Their Utility Bills

By: Joseph L. Fiordaliso, President, New Jersey Board of Public Utilities

It's been over a year since COVID-19 arrived on New Jersey's doorstep. With many residents still trying to make ends meet, Governor Murphy has extended the utility shut-off moratorium for gas, electric, and water service through at least June 30 to continue to safeguard access to essential utility services. The moratorium also protects residential customers with school-age children from internet service shut-off.

The moratorium brings peace of mind, but it does not forgive unpaid balances, and when the moratorium ends, many residents could face arrearages and service disconnection. Fortunately, there are many resources available for residents facing financial hardship, and we are urging our partners in municipal government to share this critical program information with their constituents.

When it comes to residents' utility bills, we face two challenges as mayors and public officials. The first is making residents aware that financial support programs exist, and second, convincing them to enroll before the shut-off moratorium ends. The utility companies, NJBPU, and State agencies are working to inform customers about these programs and help them with the application process, but we need your help getting the word out in your communities.

Residents with outstanding utility bills should pay what they can to lower their balance. Then, they should contact their utility company as soon as possible to set up a Deferred Payment Agreement, or DPA. These payment plans (available to all residential customers) do not require any down payment and allow customers to pay down their outstanding bill over a period of up to 24 months. This flexibility can make all the difference for families and individuals as we begin our economic recovery from the pandemic.

Some might not be able to pay much if anything toward past-due bills. They might find themselves eligible for assistance programs for the first time due to loss of income, additional dependents living at home, or unemployment brought on by

the pandemic. Customers in this position should know they are not alone, we are here to help, but they should act now to apply for our expanded financial assistance programs. They can contact their utility company or call 2-1-1 to get started.

The State's financial assistance programs have helped hundreds of thousands of New Jersey residents over the years, and many of the programs now have increased budgets to meet the need for aid. For example:

- **LIHEAP** helps low-income households pay for heating costs and certain medically-necessary cooling expenses (application deadline is June 30).
- **USF** (Universal Service Fund) makes energy bills more affordable for residents with annual household incomes at or below 185% of the Federal Poverty Level.
- **PAGE** (Payment Assistance for Gas and Electric) provides relief on gas and electric bills for eligible low- to moderate-income New Jersey households. Residents should apply to USF and LIHEAP before seeking supplemental assistance from PAGE.

Full details on our State programs are available at www.nj.gov/bpu/assistance/programs/. Residents can easily check their eligibility and apply for assistance using the anonymous online screening tool [DCAid](#). They can also call 2-1-1 (nj211.org) to get information about local resources and programs nearby.

Please share this critical information with your communities. I respectfully encourage you to post a link to our [Assistance Programs webpage](#) on your municipal website and social media channels, and contact your local electric, gas, and water utilities to find out what they are doing to reach your constituents and how you might be able to amplify those outreach efforts to residents.

Together we can ensure no eligible family or individual goes without the financial relief they need.

Trenton Celebrates City, County, and State Partnership in Creating First Ever Water Works Job Training and Apprenticeship Program

By: Mayor W. Reed Gusciora, City of Trenton



This March, I joined Trenton Water Works (TWW) Director Mark A. Lavenberg at an event welcoming 10 students who are enrolled in the new TWW Training and Apprenticeship Program (TAP), which for the first time in the utility's history provides current employees with the education necessary to advance their careers and pursue higher-level jobs in water treatment and distribution.

The best part about this two-year program is that it's available to TWW employees of all ranks and educational backgrounds. Of the 10 students currently involved in the program, six came from the water-filtration plant, three from construction and maintenance, and one from engineering. Ten additional students are scheduled to begin June 2021.

TAP includes an apprenticeship component that is managed by the NJ Water Association (NJWA) with support from Mercer County Community College and the New Jersey Department of Labor and Workforce Development (NJDOL) Growing Apprenticeships in Non-Traditional Sectors (GAINS) program. Thanks to the GAINS program, half of the apprentices' salaries are covered by NJDOL.

TAP students will ultimately become water system operation specialists or water treatment specialists who will be eligible to take the related state exams once they complete the required work hours. Classes are taught right at TWW headquarters at 333 Cortland Street so students can better fit the program into their existing work schedules.

Trenton Celebrates City, County, and State Partnership in Creating First Ever Water Works Job Training and Apprenticeship Program (Continued)

We wanted to celebrate this program by inviting everyone to the very heart of what makes TWW special in the first place. So, on March 18 we hosted the event right from the filter bed room at the TWW water filtration plant. Speakers, students, and workers were flanked on both sides by state-of-the-art machinery that delivers 27 million gallons of drinking water per day to more than 60,000 customers.

We were joined by Assemblyman Anthony S. Verrelli, Assemblywoman Verlina Reynolds-Jackson, Mercer County Community College Vice President Dr. Robert Schreyer, NJ Water Association Executive Director Richard Howlett, Director Nicholas Toth of the NJ Department of Labor Office of Apprenticeship, and City Councilman Joseph Harrison. We thank all of them for their tireless support in launching this elite training program for the Trenton residents who work at TWW.

The mantra "Trenton Makes, the World Takes" has long defined the spirit of the Capital City and remains as relevant now as it ever was. When it comes to Trenton, we're not only producing clean drinking water for tens of thousands of residents to enjoy, but also sustainable jobs that provide meaningful career advancement in the future. I look forward to watching this program grow and hopefully serve as an example for other public utilities to follow.



The Clean Energy Equity Act: An Opportunity for Urban Environmental Justice

By: Elena Weissmann, Mid-Atlantic Regional Director, Vote Solar

Through the Clean Energy Equity Act, New Jersey's urban mayors have an opportunity to make energy justice a reality for oft-ignored, hard-hit communities.

In countless ways, the COVID-19 pandemic has laid bare the stark disparities present in our nation. Urban environments, New Jersey's no exception, are host to some of the most drastic of these inequities. It is the same neighborhoods into which communities of color were redlined throughout the 20th century that now have the highest concentrations of COVID-19 deaths, pollution, and economic inequality.

As New Jersey works to recover from the pandemic, we must not go back to "normal" -- we must commit to doing better by our hardest hit communities. The Clean Energy Equity Act is one such way to ensure we have a new "normal" for our cities and communities. The Act will bring energy bill savings, clean energy, grid resilience, and good green jobs to our state's overburdened communities. Through this focus on equity in overburdened and over-polluted communities, the Act can bring about energy justice in areas where it's been long denied.

Many New Jersey households don't give second thought to the energy bills they pay each month. But for households in our overburdened communities, making these payments is extremely difficult and eats up three times as much proportional household income as the state average. The Clean Energy Equity Act will reduce the energy burdens of 250,000 low-income households by 2030 -- bringing critical bill savings powered by clean energy and local green jobs to the areas hardest hit by climate change and by pollution. These savings will be realized through deployment of rooftop and community solar, along with energy efficiency upgrades.

We've long known that solar energy is a reliable and sustainable source of power. But historically, solar access was limited only to homeowners with viable roof space. Others, including tenants and apartment-dwellers, were left out of the equation. Community solar changes what's possible, allowing such households to buy into solar sources without installing it on their

own homes.

The first community solar site in New Jersey, located in Perth Amboy, shows us what an effectively implemented Clean Energy Equity Act can bring to the state. I was lucky to visit the site in March, and meet two of the installers, Ricky and Joelle, who were trained and hired by Solar Landscape to bring the



Joelle on site at NJ's first community solar project in Perth Amboy

project to fruition. Both of them have found immense meaning in their jobs and spoke about how transformative the experience has been, watch the [video here](#). The project was completed with local labor, and included a workforce training program for folks from the surrounding communities. The Clean Energy Equity Act will create 2,500 jobs for others like Ricky and Joelle, jobs that will be pathways to green careers and serious economic boons to communities where unemployment has hit record highs. When we implement the Clean Energy Equity Act, we and our partners will ensure best practices in the workforce development piece of the Act, so that these jobs serve as tools for equity in overburdened communities.

Another powerful advocate for the bill is Jim Young of the South Ward Environmental Alliance, who discusses the need for this Act from an environmental justice and public health perspective. As Jim discusses [in the video](#), the Act can help right some of the historic wrongs done to neighborhoods like his -- deploying solar will help us overcome our reliance on power sources that disproportionately pollute Newark and will bring the energy burdens of his neighbors, which are three times higher than the state average, into line with the rest of the state.

The Clean Energy Equity Act: An Opportunity for Urban Environmental Justice (Continued)

New Jersey has no shortage of advocates like Jim, job seekers like Ricky and Joelle, and solar capacity to meet our energy needs. What we need is the Clean Energy Equity Act to harness this momentum and bring change to the communities that need it most.

We encourage New Jersey Urban Mayors Association members to look to Perth Amboy as an example of how this bill can impact your communities. The bill will create more projects like the community solar sites there, which created good jobs and community-focused job training programs, generated significant energy bill savings, and is cleaning the air we breathe.

Additionally, the bill includes a battery storage requirement to ensure our frontline communities can be resilient in the face of a changing climate that brings extreme weather events like Superstorm Sandy.

The Clean Energy Equity Act has already passed the Senate and is awaiting vote in the Assembly Telecommunications and Utilities Committee. Learn more about the bill at NJShines.org, and [in our video](#), and please contact your district Assemblymember and urge them to support this critical measure. New Jersey cannot wait any longer for energy justice!

Supporting Energy Efficiency Standards Policy to Decrease Household and Business Expenses

By: Trina Malik, Climate Change and Energy Policy Manager, The Nature Conservancy

Some solutions to the health, safety and environmental threats that climate change poses are complex and expensive. Others are simple, like this one: reduce utility bills and energy use with more efficient appliances. New Jersey consumers stand to save a lot of money if the state joined the growing list of those that are upgrading energy efficiency standards for household and commercial appliances.

Identical measures approved by committees in both houses of the Legislature (Senate Bill 3324 and Assembly Bill 5160), would update energy efficiency standards for 17 common household and business appliances. If the standards were to take effect in 2021, New Jersey consumers can look forward to saving \$132 million in utility bills by 2026 and nearly \$400 million a year by 2035, according to [research](#) by the Appliance Standards Awareness Project (ASAP), a national organization that works with businesses, environmental organizations and manufacturers for energy efficiency. Those savings are estimated to equal the electricity used yearly by 32,000 New Jersey households, natural gas consumption of nearly 21,000 households, water consumption of 72,000 households and emissions from about 38,000 cars.

Energy efficiency standards for appliances would especially benefit communities of color. Black households spend 43 percent more of their income on energy costs than white households and Hispanic households spend 20 percent more, a [recent report found](#). That's because their overall income tends to be lower than for other people but their utility bills aren't. Often, people with lower incomes are renters and lack the opportunity to choose their appliances. Under the revised standards, their landlords will be able to purchase appliances that cost less to run, and therefore tenant's utility bills will go down.

Within the past two years, seven states — California, Colorado, Hawaii, Nevada, New York, Vermont, and Washington— adopted new appliance energy efficiency standards on a bipartisan basis, and in 13 states, including Pennsylvania, efforts toward standards are underway. New Jersey, meanwhile, hasn't updated its standards in over 15 years.

The appliances range from specific light bulbs and air purifiers to commercial fryers and faucets. In each case, energy efficiency standards would reduce utility bills for people using those appliances. Realized savings would eclipse purchase cost in no more than two years and, for many appliances, immediately.

A coalition of groups representing consumers, businesses, environmental activists and low-income communities is working to get this legislation adopted in New Jersey as a common-sense, high-impact effort to save money. It is also easily achievable because it does not require habit change, like turning down heat in winter or setting the thermostat higher in summer. Energy efficiency [reduces energy consumption by using less energy to attain the same amount of useful output](#). Take lightbulbs, for example: An energy-efficient 12-watt LED bulb uses 75-80 percent less energy than a 60-watt traditional bulb to provide the same level of light. It's that added efficiency that brings down utility bills.

Use of more energy-efficient appliances is on the rise in the United States due to increased energy costs and the health and [environmental problems caused by greenhouse gas emissions](#), including exacerbating impacts of a changing climate. Consumer awareness is growing too, to the point where people often ask to see energy ratings before deciding to buy a new home.

Under the legislation, no one would be forced to replace any appliances before they want to. When a showerhead or air purifier reaches the end of its useful life, it is replaced with one that meets the energy efficiency standards — because that's what stores will be selling. Experience shows that appliance selection will be as broad as it is now, as companies will compete to make and sell the most energy-efficient products.

New Jersey failing to update its standards wouldn't just cost consumers money. It could also make the state a dumping ground for energy inefficient appliances whose manufacturers can't sell them in neighboring states.

Many consumers already are familiar with the blue [Energy Star](#) labels seen on many appliances. This is a voluntary, nationwide labeling program that identifies and promotes energy- and water-efficient products, run by the US Environmental Protection Agency and the US Department of Energy. Manufacturers whose products display the logo agree to energy-efficiency standards on products made in the US or imported for sale here.

State standards would extend the same rationale to more products, including faucets, showerheads, computers, electric vehicle chargers, computer monitors, and water coolers. In fact, states have led the way in developing appliance standards, and the federal government follows. Most products covered by national standards were first subject to state standards. For example, California, New York's and Florida's refrigerator standards in the 1970s and 1980s led to setting national refrigerator standards in 1987.

With state appliance efficiency standards, energy use goes down, consumers and businesses save money, and less greenhouse gases and other pollutants are released into the air. We like to call state energy standards “the best energy, water, climate policy you've never heard of.”

Great Days in the Great City of Atlantic City

By: Mayor Marty Small, Sr., City of Atlantic City



When the Trump Plaza was demolished in Atlantic City earlier this year, national media attention focused on the destruction of this monument to the troubles and struggles of Atlantic City's past. Here in Atlantic City, however, we were too busy moving forward to waste our time looking back. In the great City of Atlantic City, our sights are set firmly on the future such as the 100 million new indoor-outdoor water park that will anchor Atlantic City's emergence as a premiere year-round family entertainment destination.

In the great City of Atlantic City, we're thinking about a post-COVID world where we know we have to think differently and do differently, and for us, that means an Atlantic City that's built for and works for the middle class. Whether you're one of the millions of families who will visit us as one of the East Coast's top ocean front family resorts or a lifelong resident with a thriving small business or a newcomer drawn to set down roots here because of all the new, good jobs we're creating Atlantic City will reflect the needs and aspirations of the hardworking people of our region. This is why my administration enjoys such enthusiastic support from our local building trades and unions. They know we can put them to work for a very long time.

In Atlantic City, we're thinking about how we invest in and empower our people, the residents of Atlantic City, to make sure they play an active role in our city's economic recovery and redevelopment and are the primary beneficiaries of our city's successes and prosperity.

One of the ways we are doing this is by fostering entrepreneurship one of my priority initiatives upon taking office as Mayor. Last month, my office, under the direction of candidate for council Bruce Weekes, launched our first Small Business Academy. "Entrepreneur Endeavor" is a 9-week cohort in which 60 Atlantic City residents are completing courses in financial planning and accounting, marketing and branding, writing a business plan, obtaining and managing credit and starting a business. Through this program, our city's budding entrepreneurs have access to networking events, mentors and experts. The course will culminate in a competition in which graduates will pitch their business plans in order to win seed money to start their business. We are also negotiating with the landlord of our outlet mall to obtain a storefront location for one of these businesses.

We plan to run four academies a year, and we already have a waiting list for enrollment.

My office has also launched a partnership with Keller Williams Realty for a program that will help Atlantic City residents earn their real estate license, and educational programs offering our residents training in financial literacy and investing.

These are just some of the forward thinking, people-centered investments we're making in Atlantic City, made possible by our many organizations, sponsors and partners who share our vision of an Atlantic City that is rising on a tide of unlimited potential and opportunity.

None of this could be possible without good government, and throughout my sixteen years as an Atlantic City councilman, council president, and now as mayor, the fiscal responsibility due our taxpayers and the quality of life our residents deserve have been my two guiding principles. What we've learned in Atlantic City is that we do not have to choose one over the other; we can invest in our city and people and expand services while maintaining a tight and heavy lid on expenses. We have just produced a budget that is under 200 million for the first time in years and while other municipalities are talking about tax increases, we've announced a municipal tax decrease. We have accomplished this while also adding an entire new division to our recreation department that will focus on youth, seniors and multi-cultural services, swearing in 15 new police officers, and announcing major investments in infrastructure and capital improvements. These accomplishments didn't come easy. We worked hard to aggressively and successfully pursue grant funding to increase our revenues. We had the courage to responsibly reduce our city payroll and the discipline to adhere to responsible spending.

Our city is not without challenges, and the COVID-19 pandemic has not helped. However, the safest bet you'll ever make in Atlantic City is on the resilience and resourcefulness of its people. We saw this just a few weeks ago, when our community swiftly mobilized a process of unity, healing and communication to prevent a terrible tragedy from being exploited to advance ignorance and hate.

In our city once known for gaming, we're not playing around. The road ahead is not an easy one, but we're not asking anyone to take a chance on us. We know we're a sure thing.

DCA Expanding Two Neighborhood Revitalization Programs to Include More Communities Across New Jersey

By: Jef Buehler, Neighborhood Preservation Program Administrator, NJ Department of Community Affairs
Brad Harrington, Neighborhood Revitalization Tax Credit Program Supervisor, NJ Department of Community Affairs
and Christopher Wheeler, PhD, Chief Data Officer, NJ Department of Community Affairs

Since the very beginning of the Murphy Administration, the New Jersey Department of Community Affairs (DCA) has committed considerable resources to programs that foster economic growth, community development, and housing rehabilitation in neighborhoods at risk of decline. These efforts stem from the Department's belief that strong neighborhoods lead to sustained prosperity for the individuals and families who live and work in these communities.

DCA is deepening this investment during the COVID-19 pandemic by expanding the Neighborhood Preservation Program (NPP) and Neighborhood Revitalization Tax Credit (NRTC) Program to include more communities across the state.

Governor Murphy's proposed budget for FY 2022 would increase state funding for NPP to \$5 million, enabling at a minimum 20 more communities to benefit from this program, which aims to revitalize "threatened but viable" neighborhoods through efforts such as housing redevelopment, the creative use of abandoned properties, and small business assistance. There are currently 20 NPP communities.

Lieutenant Governor Sheila Oliver, who serves as DCA Commissioner, recently approved new NPP eligibility criteria. The new formula now calculates eligibility at the block group level rather than the census tract level. Also, a neighborhood could qualify if it is located in a municipality that has had an exceptional COVID-19 economic impact as measured by the post-pandemic change in unemployment and business vacancies. The net effect of these eligibility criteria changes is to make it easier for neighborhoods to qualify for the NPP program.

The neighborhood, however, must continue to have distinctive boundaries and be of a manageable size so that positive effects may be observed within a five-year period. For instance, the land area of the neighborhood district must be no less than 1/20 of a square mile and no greater than 1 square mile for the first year of the program.

DCA anticipates launching the NPP expansion application soon. Requests for additional information and questions can be sent to jef.buehler@dca.nj.gov.

The NRTC Program, which is designed to spur the renewal of distressed neighborhoods through strategies developed by residents and the community-based nonprofit organizations that assist them, has begun accepting neighborhood plans after a long hiatus. This is important because in order to participate in and receive funds from the NRTC Program,

nonprofit organizations must prepare, submit, and receive approval from DCA for multi-year neighborhood plans.

NRTC funds originate from corporations that receive a 100 percent tax credit against various New Jersey state taxes for contributions made to the NRTC Program. The funds can only be used by nonprofit groups for activities such as small business assistance, recreation services, affordable housing construction, and park improvements that are set forth in DCA-approved neighborhood plans.

NRTC Program eligibility is limited to community-based non-profit organizations with federal 501(c)(3) status. These organizations can visit the NRTC webpage at <https://www.nj.gov/dca/divisions/dhcr/offices/nrtc.html> to review the NRTC Neighborhood Plan Application Guidelines, which provide instructions and forms for preparation and submission of an NRTC neighborhood plan.

In addition to now accepting neighborhood plans, the NRTC Program is also offering planning grants of up to \$50,000 to help create these neighborhood plans. The NRTC Planning Grant application is available online via DCA's System for Administering Grants Electronically (SAGE): <https://dcasage.intelligrants.com/portal.asp>.

During the pandemic, NPP and NRTC communities have been eligible for COVID-19 Relief Grants exclusive to these programs.

DCA awarded Neighborhood Preservation COVID-19 Relief Grants last fall totaling \$6.2 million to 19 NPP municipalities. The grants assisted in the recovery and revitalization of NPP communities by providing funding for eligible COVID-19 response activities with a special emphasis on supporting impacted small businesses. Additionally, DCA awarded \$3.1 million in Neighborhood Revitalization Tax Credit COVID-19 Relief Grants to 12 nonprofit organizations with approved NRTC neighborhood plans for coronavirus response activities and costs. The organizations distributed at least 60 percent of the grant funding they received to small businesses with a physical location in their NRTC neighborhood boundaries. The remainder of the funding was used for COVID-19 educational materials, activities, and events not related to businesses and for community access to internet services for food shopping.

DCA strongly encourages eligible communities to take advantage of the expanded NPP and NRTC programs, which have a proven track record of reinvigorating neighborhoods into places that attract residents, entrepreneurs, businesses, and visitors.

Resources for Local Jurisdictions Challenged to Manage Budgets and Decreasing Vaccine Apprehension Amid the COVID-19 Pandemic

By: Nichelle Santos, Vice President and Jeffery Booker, Vice President, CBIZ Benefits and Insurance

A year after cities across the country went into pandemic-related lockdowns, local governments continue to struggle with budget challenges caused by the most expansive disruption of economic activity since the Great Depression. Even before COVID-19 absorbed all of the energy from public sector operations and planning, local governments were grappling with difficult budget realities headlined by costs for health care and employee pensions. While some included the insulation of a rainy-day fund, it's safe to say local budgets did not accommodate a pandemic scenario.

The COVID-19 pandemic has been a **perfect storm for local jurisdictions** – an unimagined demand for services and equipment as funding sources plunged. Workforces were reduced by furloughs and health issues while the rapid expansion of remote operations created the challenges of managing a remote or hybrid workforce. Equipment and then vaccines were first hard to come by, then once available, distrust and confusion have become an impediment to a fully vaccinated public.

Recently, CBIZ addressed these issues with City and County Managers from across the Country at the National Forum for Black Public Administrators (NFBPA) 2021 Virtual Summit, offering examples of [cost saving strategies](#) and a [roadmap](#) for managing through COVID-19 and beyond from the lens of compliance and financial stewardship. As the presenting sponsor of the keynote address featuring **Dr. Anthony Fauci**, Director of the National Institute of Allergy and Infectious Diseases (NAID), CBIZ's Nichelle Santos facilitated an interactive discussion and Q&A session. The dialogue delved into the impacts of COVID-19 in the African American community, vaccine apprehension, testing, and vaccine strategy for economic recovery. The fascinating interview featuring Dr. Fauci is available [here](#).

Cost Savings and Cost Recovery Strategies Can Deliver in 2021

COVID-19 has expanded demands on city budgets in several categories. In particular, health care, housing aid for the homeless and low-income renters, and education (reduced class sizes, stronger health care protocols and building maintenance requirements) all are putting pressure on cities to increase spending, not reduce it.

With the passage of [President Biden's \\$1.9 billion relief package](#), states and cities can expect substantial relief. But the package is a one-time revenue injection. Even with federal funds to state and local government, budgets will be stretched.

Initiating [reviews for cost savings and cost recovery](#) can be particularly useful in 2021. A pharmacy benefit review may not be the first cost-savings opportunity that comes to mind, yet it often suggests significant cost-saving alternatives. A workers' comp cost/structure review may point to considerable savings. A retiree death audit can save big retirement plan dollars. Telecommunications and accounts payable cost recovery audits can painlessly return cash to your bottom line. Specialized property valuations can deliver better insurance to value for publicly funded entities.

Savings can be sizable. One New Jersey public school district found cost-containment strategies developed by a benefit cost and pharmacy benefit review initially anticipated a \$3.2M savings in year one—the **actual savings came in at \$4.7M**. (You read that right.) Benefits to membership were actually expanded and dollars saved translated to protection of jobs, schools and services. In this same vein, insurance audits often produce savings while strengthening coverage. One such review for a large county in New Jersey produced significant **premium savings while adding crucial coverage** for a marina, dams, bridges, cyber liability and 20 locations, all of which had been missing from prior coverage. This [selection of case studies](#) illustrates the potential benefits that service reviews and cost recovery reviews can deliver to the bottom line. These are non-disruptive projects with no real downside.

Additional Resources

Fiscally Standardized Cities Database - [Howard Chernick](#), one of the nation's top experts on municipal budgets and economics, along with fellow economists Andrew Rechovsky and Adam Langley, produced a detailed and valuable ["fiscally standardized cities" database](#) for the Lincoln Institute of Land Policy. The database makes it possible to "compare local government finances for over 200 of the largest U.S. cities across more than 120 categories of revenues, expenditures, debt and assets."

NLC Reviews the American Rescue Plan (ARP) Act - The NLC's coverage of pandemic response and relief includes a [review of the American Rescue Plan](#) (ARP) Act of 2021, a \$1.9 trillion economic stimulus bill. Within the ARP, the Coronavirus Local Fiscal Recovery Fund provides \$350 billion for states, municipalities, counties, tribes, and territories, including \$130 billion for local governments split evenly between municipalities and counties. NLC has developed a summary of **other notable** provisions relevant to municipalities and local leaders in the ARP and will provide additional spending guidance for the Coronavirus Local Fiscal Recovery Fund, when available.

CBIZ Public Sector Special Services – Stewardship and impact strategy guides CBIZ client service across all service lines. [CBIZ Public Sector Special Services](#) are structured specifically to assist publicly funded agencies managing COVID-impacted budgets and a hybrid workforce. The CBIZ Public Sector [National Practice](#) includes Accounting, Finance & Cost Recovery, Risk Management & Insurance Services, and Benefits, HR, Payroll, Retirement, Compensation.

For additional information feel free to connect with the authors directly. Nichelle Santos, Vice President, CBIZ Insurance Services can be reached at (732) 433-0557 and NSantos@cbiz.com. Jeff Booker, Vice President, CBIZ Insurance Services, can be reached at (610) 862-2307 and JBooker@cbiz.com.

NJEDA Reopens 21st Century Redevelopment Program



The New Jersey Economic Development Authority (NJEDA) Board of Directors recently approved the reopening of the 21st Century Redevelopment Program, which had been put on hold in April 2020 due to the COVID-19 pandemic. The program makes grants up to \$50,000 available to communities to help them redevelop, repurpose, or regreen vacant and underutilized retail or office park properties.

The 21st Century Redevelopment Program was created in October 2018 in response to a number of demographic and economic trends that resulted in offices and shopping malls emptying out, leaving communities that contain these facilities stuck with the costs of maintaining infrastructure and roads around them and a lack of resources with which to do that. In response to stakeholder feedback, the NJEDA adjusted the eligibility criteria for the program in 2019 to make more properties eligible while ensuring that properties of significant scope and scale remain prioritized. To accommodate the significant business disruptions resulting from the COVID-19 pandemic and work-from-home directives, the NJEDA put the program on hold in April 2020.

The Board action paves the way for the NJEDA to resume administering the 21st Century Redevelopment Program in accordance with the updated parameters approved in 2019. As such, the program will make grants of up to \$50,000 available to help municipalities, counties, and redevelopment agencies develop plans to repurpose vacant properties into productive economic assets. Potential uses of the grant funding include, but are not limited to:

- Legal analysis to explore the appropriateness of designating one or more relevant properties in the community as an “area in need of redevelopment.”
- Stakeholder engagement and facilitation to identify community desires and needs.
- The identification of appropriate funding sources to support community led re-use of one or more properties.
- Cataloging relevant retail and office properties in a community and identifying priority sites when considering community needs.
- Economic analysis relating to the feasibility of various redevelopment and/or reuse scenarios.
- Land-use planning identifying the most suitable re-use scenarios.

Grant recipients will also be required to participate in at least two events hosted by the NJEDA to foster a dynamic discussion about repurposing stranded assets and provide guidance to communities facing similar challenges.

The NJEDA will use a competitive application process to award 21st Century Redevelopment Program grants. Applicants will have 45 days from the date the application launches to submit proposals. Once all applications are received, staff will evaluate and score them competitively, with the fifteen highest scoring applications recommended to the Board for grants.

More information about the 21st Century Redevelopment Program, including detailed eligibility and application scoring criteria, is available at <https://www.njeda.com/21stcentury/>.

New Jersey Business Action Center: A Resource for NJ's Small Businesses

By: New Jersey Business Action Center Staff

In the year since the COVID-19 pandemic hit the Garden State, the New Jersey Business Action Center has worked to support and guide small businesses through what has been an unprecedented and challenging time. The center, often referred to as simply NJBAC, is part of the New Jersey Department of State, and is staffed by a team of business experts, who are also knowledgeable about government programs impacting businesses.

The NJBAC has a very important unit that focuses on serving the needs of New Jersey’s small business community. Don Newman is manager of the NJBAC’s Office of Small Business Advocacy, and he oversees the constant stream of questions coming in from small businesses, entrepreneurs and start-ups. The Office of Small Business Advocacy helps the business owners who make up the main streets and downtowns that are the core of our communities.

That’s why the New Jersey Business Action Center wants to reach you, the members of the New Jersey Urban Mayors Association. We want you to spread the word that help is here. Small business owners already working to operate their businesses and serve their customers often cannot keep track of the local, county, state and federal guidelines they need to operate. That’s where the Office of Small Business Advocacy comes into play.

The office operates the popular Business Helpline at 1-800-JERSEY-7 and the live chat on the state’s business-friendly website Business.NJ.gov. Both the helpline and live chat are operated by trained business experts each weekday from 8 a.m. to 5 p.m.

The live chat has answered more than 66,000 questions since March 2020. No question is too big or too small and no question goes unanswered. Some of the most popular inquiries involve sources of funding for both pandemic relief and new business ventures, operating guidelines for maintaining a safe workplace, licensing, certification concerns and how to start a business.

New Jersey Business Action Center: A Resource for NJ's Small Businesses (Continued)

The website [Business.NJ.gov](https://www.business.nj.gov) has a host of articles, which are updated daily to provide basic answers, but the Office of Small Business Advocacy team is on hand if businesses need more information or have very specific questions related to their operations.

Newman, who has many years of business experience in the private sector, is known for his encyclopedic knowledge of all things related to operating a business in New Jersey and he shares that knowledge daily with both his staff and the New Jerseyans who reach out via the live chat or by phone.

“Our goal is to give business owners all the knowledge they need to move forward. That means connecting them with the right resources, directing them to the right state or federal agencies, guiding them through some of the more complicated processes, and doing whatever we can to help,” Newman said.

“We want New Jersey businesses to grow and thrive, despite the challenges 2020 has thrown their way,” Newman added.

Newman encouraged businesses and elected officials to register for the NJBAC’s upcoming free webinar series Resources for Recovery and Growth. This free, six-part webinar series will feature tips, processes and resources from state departments and partners to help businesses. Visit the [NJBAC website](https://www.njbac.org) to learn more and register. The first webinar, focused on resources for nonprofits, is scheduled for noon April 20 and the series runs through May 13.

The center has several other units available to work with businesses depending on their needs. They include the Office of Business Advocacy, the Office of Export Promotion, the Office of Planning Advocacy and the NJ Motion Picture & Television Commission. Business Advocates Irene Crespo, Michael Mangin and Stephen Milgrom stay up-to-date on the latest state regulations and programs, and they work one on one with businesses as they look to find new locations, expand operations, train their employees and pursue innovative solutions.

The Office of Export Promotion team of William Spear, Jean Chang and Greg Larkin works with companies to develop exporting plans to reach new markets around the globe. The team also administers the NJ State Trade Expansion Program (NJSTEP grants, which fund participation in virtual trade shows and other export-related programs.

The Office of Planning Advocacy coordinates statewide planning to protect the environment and guide future growth into compact, mixed-use development and redevelopment.

The NJ Motion Picture & Television Commission works with production companies and New Jersey municipalities to encourage the use of Garden State locations for the filming of commercials, movies, television shows and other digital media. Recent Garden State projects include The Equalizer, a CBS television series starring Queen Latifah. The commission has a [digital library](#) that your community can contribute images to, encouraging film production in your city.

As we look ahead to safe and brighter days, the New Jersey Business Action Center encourages you to take advantage of its free services. As Executive Director Melanie Willoughby, a committed advocate for Garden State businesses, often says, “I am from state government and I am here to help.”

Call 1-800-JERSEY-7 or visit [Business.NJ.gov](https://www.business.nj.gov) today.

FAFSA Legislation in New Jersey

By: Elisabeth H. Kim, PhD, Robert Curvin Postdoctoral Associate,
Joseph C. Cornwall Center for Metropolitan Studies, Rutgers University-Newark

The Free Application for Federal Student Aid (FAFSA) gives students access to the largest source of financial aid to pay for college or vocational school. By completing the FAFSA before the federal deadline of June 30, students can be considered for federal and private grants, work-study, and loans. In addition, many states and colleges, as well as some private financial aid providers, use the FAFSA to determine students’ eligibility for aid.

Research shows that students who complete the FAFSA are more likely to go to college and persist through graduation (Novak & McKinney, 2011; McKinney & Novak, 2013). For example, 92% of seniors who completed the FAFSA in 2018 enrolled in postsecondary education by the November following graduation vs. 51% of those who did not complete a FAFSA (Debaun, 2019). Students who filed a FAFSA had 72% higher odds of persisting through college than their peers who did not file and it was even more significant among lower-income students (Novak &

McKinney, 2011).

While over \$120 billion in financial aid is distributed annually by the federal government, in addition to significant amounts in state and institutional aid, an estimated \$2.6 billion in Pell grants (for low-income students) were left unused in 2018 because 600,000 Pell-eligible students did not complete the FAFSA

(Nietzel, 2019). This is particularly an issue for low-income students of color who are far less likely to complete the FAFSA, and to enroll and persist in college, than their white and higher-income peers. A 2018 National Center for Education Statistics report found that approximately 65 percent of students nationwide reported completing a FAFSA but only 29 percent of students in the lowest income group completed the form (Bahr et al., 2018).

National, state and local FAFSA completion rates

The national FAFSA completion rate is approximately 60% which represents an increase of approximately 18 percentage points from

from 10 years ago. However, FAFSA completion rates range widely across states. The states with the highest FAFSA completion rates in 2019 were Louisiana (83%), Tennessee (80%), Mississippi (74%), Delaware (73%), and New Jersey (72%) as compared to 62% for the U.S. overall. New Jersey's FAFSA completion rate has exceeded the national average for the past five years. Nevertheless, there is a lot of variation between cities in the state, with completion rates ranging from 33% to 69% in 2019 in districts under the New Jersey Schools Development Authority (SDA), formerly known as Abbott districts. Further, completion rates have suffered during the COVID-19 pandemic. Nationally, approximately 81,000, or 3.7% fewer students, completed FAFSAs in June 2020 as compared to the previous year. Declines were inequitable; high schools with more students of color (-14.1%) and from low-income (-12.1%) and urban (-11.1%) backgrounds saw greater decreases (NCAN, 2021). It is crucial that New Jersey cities and districts support students in completing the form, especially during the COVID-19 pandemic.

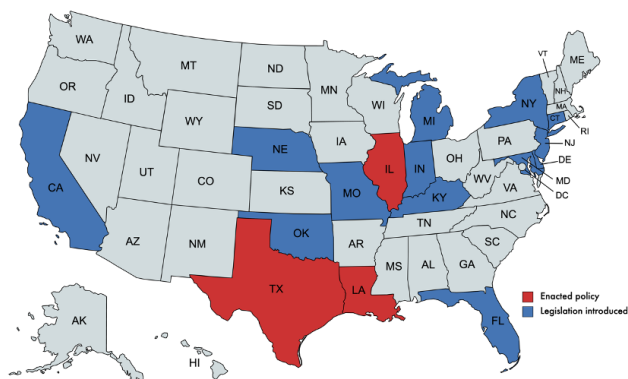
Barriers to FAFSA completion

There are numerous barriers to FAFSA completion such as fear of disclosing personal information to the government, lack of access to tax information, the assumption that FAFSA should only be completed by those going to 4-year colleges, uneven support of school counselors, and challenges for undocumented families.

FAFSA completion policies and legislation

Illinois, Louisiana, and Texas have found that a mandatory or "opt in" policy has improved completion rates but other places, like Tennessee and Washington D.C., have been able to do so without such requirements (Granville, 2020). Louisiana was the first state to enact such a policy and has seen positive outcomes in terms of FAFSA completion, high school graduation, and college enrollment. Illinois and Texas are just beginning to enact their policies. A number of other states, including New Jersey and California, are considering similar policies (see Figure 1).

Figure 1. FAFSA policy and legislation in U.S. states



Adapted from the Century Foundation

New Jersey FAFSA legislation

In August 2020, Bill No. 68, sponsored by Senator Robert W. Singer of District 30 (Monmouth and Ocean) and Senator M. Teresa Ruiz of District 29 (Essex), was introduced to the New Jersey Senate. The bill would require students to complete the FAFSA in order to graduate high school. If passed, this would begin in the 2022-2023 school year for students in 11th grade. Exemptions would include: (1) "a form signed by the parent or guardian, or by the student if he is at least 18 years of age, requesting the exemption"; or (2) "a form signed by the school counselor authorizing the exemption for good cause as defined by the State board" (NJ legislature, 2020). The Commissioner of Education, in consultation with the Executive Director of the Higher Education Student Assistance Authority (HESAA), would provide a list of resources for school districts, parents, and students that include instructions on how to complete the FAFSA to school counselors or other school employees who assist students in completing the form. Each school district would then annually notify students and their parents or guardians of the requirement established by the bill. The Department of Education would verify which students have met the requirement and include that information in the student's record and the School Report Card.

Cities and states must develop cohesive strategies to improve FAFSA completion among high school seniors and encourage college-going. In addition to legislation mandating FAFSA completion, there are FAFSA campaigns in many parts of the country which are built-around information drives, dedicated personnel, cross-sector partnerships, one-on-one supports (often from peers), and a variety of incentives for students and schools. It is very clear that the pandemic is disrupting pathways to college for many students, especially vulnerable youth. Redoubling our efforts in New Jersey's cities to ensure that low-income students have the widest access to financial resources for college or vocational training may help us put more students back on paths leading to a strong start in adult life.

For more information, check out a report on FAFSA completion initiatives, policies and legislation coming out soon from the Joseph C. Cornwall Center at Rutgers University, Newark <https://cornwall.rutgers.edu/>

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KEAN



Climb Higher at Little or No Cost to You

KEAN TUITION PROMISE



Kean University President
Lamont O. Repollet, Ed.D.

“The new Kean Tuition Promise program promotes equity and expands access to Kean University and a world-class education for students across New Jersey. It makes it possible for deserving students to experience the life-changing effect of a college degree.”

The Kean Tuition Promise program covers up to **full tuition and fees** for eligible students to attend Kean University and fulfill their dream of earning a college degree. The scholarship and grant package is awarded for **four years of study** for those who qualify. Unlike loans, the program provides money for your college education that **does not need to be repaid**. Limited packages are available.

ELIGIBILITY REQUIREMENTS

To be eligible for the Kean Tuition Promise program, you must meet the following criteria:

• GPA	High school GPA of 3.3 or higher
• Income	Family adjusted gross income of up to \$65K annually (For dependent students, this includes your parents' income.)
• Citizenship	U.S. citizen or eligible noncitizen
• Residency	New Jersey resident for at least one year before the first day of class
• Class level	College freshman starting full time in the Fall 2021 semester

NOTE:

Students must complete the FAFSA, and may also qualify for the Federal Work-Study Program that provides part-time jobs to help pay education expenses. Housing costs are additional.

NEXT STEPS

Let Kean review your eligibility today. APPLY NOW for admission and financial aid.

STEP 1

Apply to Kean

as a freshman student

GO TO

kean.edu/apply-now

Apply now using the priority deadline of **April 30**.

The standard application deadline is **June 1** and may be extended on a limited basis.

Please use the code: KEANPROMISE to waive the \$75 application fee.

CONTACT US

admissions assistance:
admitme@kean.edu
(908) 737-7100

STEP 2

File the FAFSA form and NJ TAG applications

to receive an estimated award letter

GO TO

studentaid.gov

File the Free Application for Federal Student Aid (FAFSA) form. The FAFSA determines your eligibility for **all forms** of financial aid.

Kean school code: 002622

Applicants with completed FAFSAs will be reviewed for eligibility into this program.

File the New Jersey TAG (Tuition Aid Grant) application by **Sept. 15**.

CONTACT US

financial aid assistance:
finaid@kean.edu
(908) 737-3190

STEP 3

Enroll at Kean

for the upcoming fall semester

GO TO

kean.edu/accepted

After you receive your admission decision and estimated award letter, meet with your admissions counselor and submit your tuition deposit.

CONTACT US

enrollment assistance:
enroll@kean.edu
(908) 737-1000

FOR MORE INFORMATION

To learn more about the Kean Tuition Promise program, visit: kean.edu/tuition-promise

About the New Jersey Urban Mayors Association

NEW JERSEY URBAN MAYORS ASSOCIATION

Urban Mayors Policy Center
The John S. Watson Institute for Urban Policy and
Research at Kean University
1000 Morris Ave.
Union, NJ 07083

For more information please contact:

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Associate Director/Senior Policy Analyst
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Email: ihayes@kean.edu

The New Jersey Urban Mayors Association (NJUMA) is housed in the Urban Mayors Policy Center at the John S. Watson Institute for Urban Policy and Research at Kean University. The Urban Mayors Policy Center coordinates all activities of the NJUMA and provides policy and legislative analysis.

Established in 1991, the New Jersey Urban Mayors Association is dedicated to working with state and federal lawmakers and officials to develop appropriate and effective public policy measures that benefit the state's urban centers and to help lawmakers understand how public policy affects New Jersey's municipalities.

NJUMA is an organization comprised of 32 New Jersey urban and rural municipalities. NJUMA serves its members through meetings and annual conferences which keep them informed on issues affecting their ability to provide adequate services to their residents.

NJUMA also assists its members in interpreting legislation and state policy and works with the Governor's Office to assist in defining an urban policy agenda. NJUMA uses its *7-Point Plan for Strengthening Cities, Families and Communities* as a guide for addressing the critical issues of its member cities. This plan is designed to aggressively address the areas of crime and public safety; education and positive youth development; environment and public health; family and community welfare; housing and economic development; tax reform and intergovernmental relations, and unfunded mandates.

NJUMA is a proactive organization that pursues opportunities from the government and the private sector to advance the interests of its members. We are consistently exploring opportunities which will strengthen our communities and ultimately the state of New Jersey.



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Atlantic City
Bayonne
Bloomfield
Bridgeton
Camden
East Orange
Elizabeth
Hillside
Hoboken
Irvington
Jersey City
Kearny
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