

Building from the Ground Up

20 Years of Community Economic Development in New Jersey



Housing and
Community Development
Network of New Jersey



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Executive Summary

Founded in 1989, the Housing and Community Development Network of New Jersey is celebrating 20 years of helping community developers create homes people can afford, expand economic opportunities, and build communities where residents can pursue their dreams. We could never capture in a short report all of the ways in which our members have helped people to improve their lives and the communities where they live, work, and go to school. So consider that the few organizations profiled here represent dozens of others that are working in countless ways to improve prospects for families and communities in New Jersey.

Whether place-based or population-based, whether they serve a single neighborhood, a county, or the whole state, Network members are united by a consistency in values and mission that highlights the importance of engaging residents in determining their plans and priorities, of expanding housing and economic opportunities, and of promoting social justice.

Over our 20-year history, the landscape for community developers has undergone many dramatic shifts. Yet in the face of sometimes daunting challenges, the Network has grown, and our accomplishments, and those of our members, have continued to increase. Highlights include:

- As of 2009, Network members have created or preserved more than 26,000 affordable homes and more than 3,200 supportive housing units.
- Network members employ nearly 10,000 people. They have trained more than 10,500 residents for employment and have helped nearly 3,650 residents move into permanent jobs.
- Nearly half of all Network members are engaged in economic or workforce development initiatives. These organizations have constructed or renovated more than 840,000 square feet of commercial space and helped revitalize numerous commercial corridors and business districts.

- More than 20 members have created participatory neighborhood revitalization plans and have used their plans to leverage millions of dollars of public and private investment to rebuild urban neighborhoods from Paterson to Vineland and from Asbury Park to Trenton.

As you will see, New Jersey's community-based development organizations have made great strides in giving their constituents the tools to improve their communities and their lives. Through the years, they have demonstrated creativity, adaptability, and entrepreneurship, qualities that have played no small role in ensuring that they continue to achieve and thrive. As we and our members look to the next 20 years, our agenda is clear. Taking into account lessons we have learned since 1989 and current challenges, we will work together to:

- Better define and demonstrate the impacts of the work of CDCs and other community-based organizations;
- Change the CDC resource mismatch;
- Build a rational and predictable housing delivery system;
- Address the shortage of seasoned CDC staff and leaders;
- Pursue more strategic collaborations, consolidations, and mergers;
- Increase coalition building and advocacy; and
- Integrate new technologies and strategic directions into our work.

Network staff, Executive Board, and members are proud of what we have accomplished in our first 20 years, and we are ready to achieve greater things in the next 20. We hope you will join us so that together we can continue to build strong communities and homes New Jerseyans can afford.

Introduction

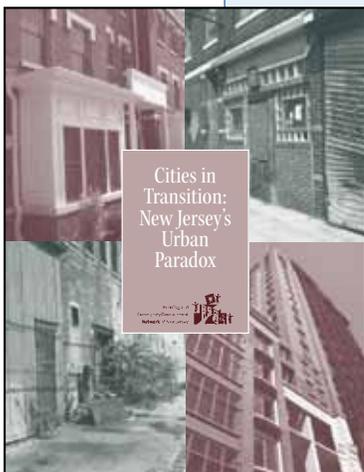
The year 2009 marks the 20th anniversary of the Housing and Community Development Network of New Jersey. We have prepared this report on our and our members' progress as we celebrate this important milestone: 20 years of working to improve the environment for the work of community development corporations (CDCs) and community-based development organizations, and of helping them expand their capacity to create homes and jobs and revitalize struggling neighborhoods throughout New Jersey.

The report reveals an impressive depth and breadth of activities undertaken by New Jersey's CDCs over the past 20 years, detailing both their impacts and their accomplishments, as well as the remarkable numbers of community residents involved in and benefiting from their work. CDCs are engaged with residents in building their communities, as well as in advocacy campaigns to overcome barriers and increase support for affordable housing and community revitalization statewide. Their work — whether accomplished in partnership with private companies, government bodies, other nonprofit agencies, or all of the above — has improved the quality of life in New Jersey's cities and towns and contributed in invaluable ways to New Jersey's economic strength. The scope and accomplishments of the Network and our members — including bricks and mortar, human services, work-

force development, community planning and organizing, and policy development and advocacy — demonstrate the sector's unique role both in helping specific individuals and families to improve their lives in tangible ways and in working toward economic justice more broadly.

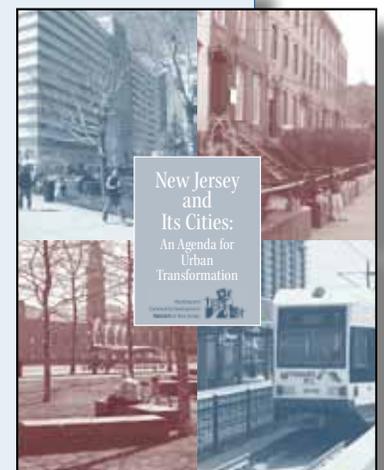
As a member-driven organization, the Network keeps in close contact with members in order to understand the issues they face, so that we can in turn help determine what policy changes and educational programming will help them advance their work. We collect data on their latest achievements every two years so we can track and publicize their successes. We have also conducted more in-depth research on the work of CDCs and on urban trends, which has provided us with more extensive information on the context in which our members work and the impact they are having.

In the following pages we offer a status report on the Network and the community development field in New Jersey and a number of “vignettes” of our members' work that illustrate their breadth, depth, and scope of impact. We then offer some thoughts about future directions and ways to address current challenges faced by the sector, which we believe could position our members to achieve even greater community impacts over the next 20 years.



The Network and New Jersey's Urban Agenda

The Network has addressed the state of New Jersey's cities and presented an agenda for their future in two reports. In *Cities in Transition: New Jersey's Urban Paradox* (2006), we documented the changes to the face of New Jersey's cities as well as the challenges the cities — and, in particular, their lower income residents — face. In *New Jersey and Its Cities: An Agenda for Urban Transformation* (2008), we laid out a detailed agenda for state and local action for the state's urban areas. Both reports are available from the Network and are posted on our Web site.



Overview of New Jersey's Community Development Sector

Context

New Jersey is a state of small cities. Sandwiched between Philadelphia and New York, its cities grew up as small industrial towns, market towns, or satellites of one of the major cities outside its borders. Between the 1950s and late 1990s most of these places experienced steady population loss and economic decline, as the political and economic weight of the state shifted to its suburbs. During the past decade, however, these cities have experienced significant change, including rising immigration and dramatic changes in housing markets. These changes, in turn, have led to significant shifts in the conditions for housing and community development in the state.

The Network has a strong focus on New Jersey's urban areas, since that is where the majority of our members are based. Urban-based CDCs here have had to adapt in recent years to overcome new challenges, many of which stem from changing development patterns and market conditions.

- In North Jersey this has meant a need to respond to the spike in redevelopment activity that had been occurring in the cities, some of which was increasing challenges for lower-income residents even while the fiscal condition of the municipality improved. These same redevelopment activities were making it harder for CDCs to obtain sites for their community development work, even as the need for their efforts increased. Now these organizations are responding to a new set of challenges caused by the country's economic crisis and the collapse of the financial sector.
- In South Jersey development has been primarily concentrated in the wealthier suburban areas, leaving many weaker market cities still struggling to attract development and revitalization opportunities and suggesting other strategies for our members and their partners.

The Network helps members pursue community development policies and strategies geared to the conditions of their particular communities, so that they can help create thriving cities and regions while helping New Jersey's low-wealth residents bring about positive, sustainable changes in their lives.

As is true elsewhere, most New Jersey CDCs are place-based, formed by residents, congregations, business owners, or other local stakeholders to revitalize a lower income community and create more opportunities for residents. CDCs in New Jersey typically create affordable housing and job opportunities, support resident-driven community planning processes, help residents organize to address specific problems, and/or provide services needed by community members. Some community-based developers that are part of the Network have a population-based rather than a geographic focus and target their activities and services to members of that specific population group across a larger region, often focusing on affordable housing development at a significant scale with related support services.

Regardless of their focus, Network members share a belief that building communities requires citizens who are empowered to control and influence the conditions and decisions affecting their lives. For this reason, many Network members' work goes far beyond simply assembling bricks and mortar. Whether place- or population-based, whether they serve a single neighborhood, a county, or the whole state, Network members are united by values and missions that highlight the importance of engaging residents in determining their plans and priorities, of expanding housing and economic opportunities, and of promoting social justice. Some of the most frequent founding purposes of NJ CDCs include to:

- Rebuild deteriorated and disinvested neighborhoods;
- Produce affordable housing and preserve the affordability of existing housing;

- Fight poverty, racism, and discrimination;
- Foster economic development;
- Deliver social, health, and education services to community residents;
- Strengthen the civic infrastructure and social fabric of the community; and
- Foster political enfranchisement of disadvantaged, marginalized communities and individuals.

History of Network and CDCs in New Jersey

New Jersey’s CDC movement emerged in the aftermath of the civil unrest that erupted in a number of cities in the 1960s in response to rampant poverty, racial discrimination, and poor living conditions. As in other parts of the nation, CDCs sprang up to help harness the energies of residents and concerned citizens to devise locally based solutions for these problems. Groups such as New Community Corporation, Tri-City Peoples’ Corporation, Ironbound Community Corporation, and La Casa de Don Pedro in Newark were gradually joined by other community-based groups created to address the constellation of challenges in their communities.

One important area of focus for many of these organizations was affordable housing. By the late 1980s there were dozens of local groups working to expand housing opportunities for their residents. In 1987, a handful of community development practitioners began discussing the need for a statewide organization to represent the interests of these community developers. Like their national counterparts, this band of pioneers shared a vision that:

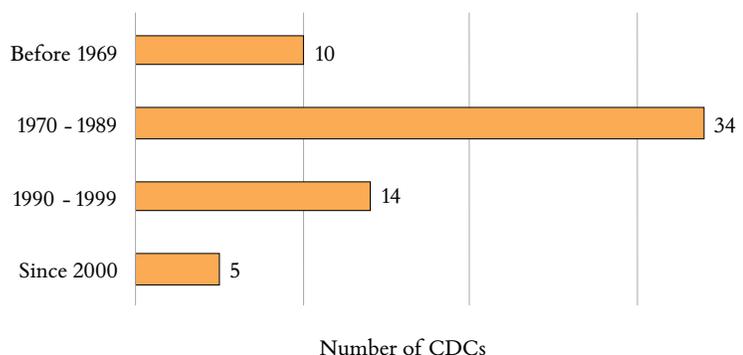
- The growing housing and community development sector should be in the forefront of promoting economic justice and empowering low-income individuals and communities; and
- This sector should be a critical vehicle for fostering healthy, viable communities in New Jersey.

Citibank provided support to identify nonprofit housing developers and assess the extent of their activities and to coordinate a statewide conference for the 60 groups identified to learn about each others’ work and explore the launching of a statewide association of CDCs. This led to the Network’s incorporation in 1989 as the Non-profit Affordable Housing Network of NJ, with 34 initial members, to support members’ efforts to create affordable housing and expand resources for this purpose.

Since then, Network membership has increased to 250, including 150 CDCs or community-based developers and 100 other nonprofit organizations, financial institutions, public agencies, private developers, and individuals committed to the work of creating housing and jobs and revitalizing communities across New Jersey. Network members have expanded their activities, capacity, and vision exponentially since 1989. The Network’s three-tiered mission of providing networking and support services, capacity building and resource development, and education and public advocacy has provided a flexible framework to help members increase their impact, as well as adjust their strategies as the challenges and needs in their communities change. In 2000, we changed our name to the Housing and Community Development Network of New Jersey to reflect the expanded vision and activities of the sector.

A key quality of most Network members is their ability to evolve over time, adapting and growing their organizations and approaches to address new opportunities and challenges. New Jersey’s CDCs today are involved in a wide variety of activities, including developing housing,

FIGURE 1
Age of New Jersey CDCs



commercial space, community facilities, parks, and schools; sponsoring neighborhood planning and community organizing; training workers for employment opportunities; running youth programs; helping first-time homebuyers purchase homes and current homeowners avoid foreclosure; and much more (see Figure 2). The Network has expanded as well to support a wide variety of CDC strategies through activities ranging from hands-on educational programs, to the creation of financing vehicles to fill funding gaps for critical activities, to managing statewide policy campaigns aimed at adding resources or removing barriers to community development.

CDC Accomplishments/ Impact in New Jersey

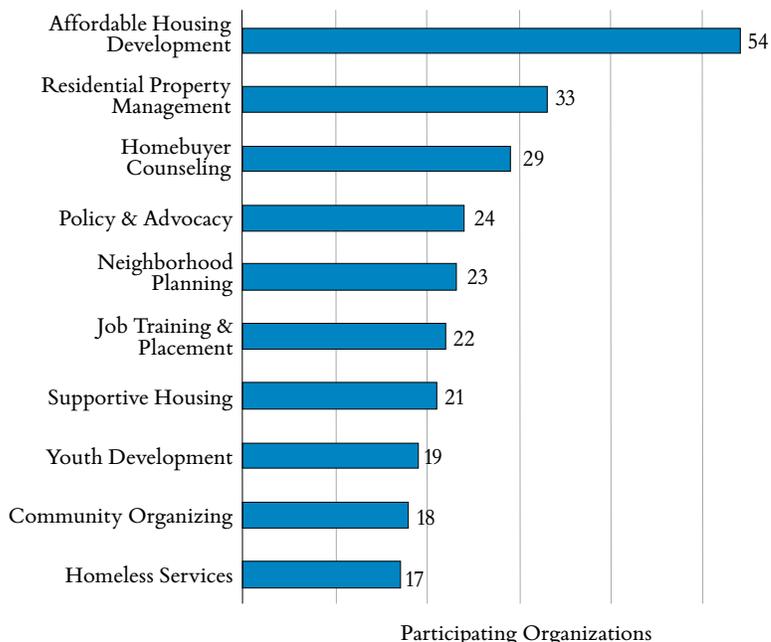
Over the Network’s 20-year history, the landscape for community developers has undergone many dramatic shifts. Yet in the face of sometimes daunting challenges, the Network has grown, and our accomplishments, and those of our members, have continued to increase. Here are some highlights:

Housing

85 percent of the Network’s community-based members identify as affordable housing developers. By 2009, Network members had created or preserved more than 26,000 affordable homes and more than 3,200 supportive housing units (Figure 3.)

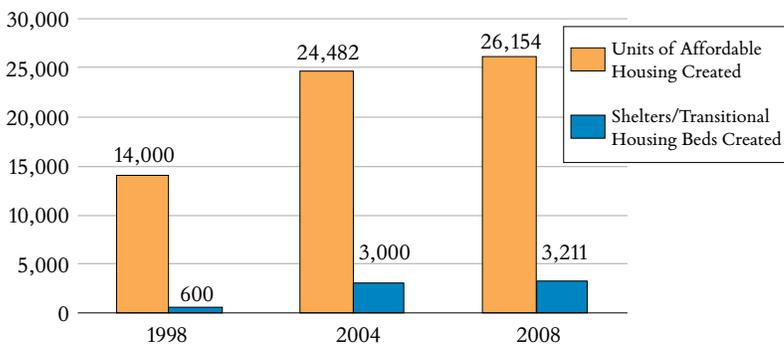
Many Network members got their start precisely because market forces had resulted in massive disinvestment in lower-income neighborhoods in cities and first-ring suburbs. Most started to build housing in the 1980s and 1990s in places where the need was great — either because the quality of existing housing was poor or because there simply weren’t enough houses for people with limited incomes. Since no one else wanted to build or manage housing in these neighborhoods, these groups faced

FIGURE 2
New Jersey CDCs’ Activities



little competition and were able to build significant numbers of homes across the state. Community developers in New Jersey also pioneered creative service-enhanced or otherwise specialized developments for specific populations groups, ranging from those with physical or developmental challenges to formerly homeless individuals and families. The Network supported these efforts by working with members, government, and the private sector to establish better building codes, create model home mortgage and other financial products, and advocate for more housing funds and for programs that were more accessible and better targeted to the types of housing constituents

FIGURE 3
Housing Activity



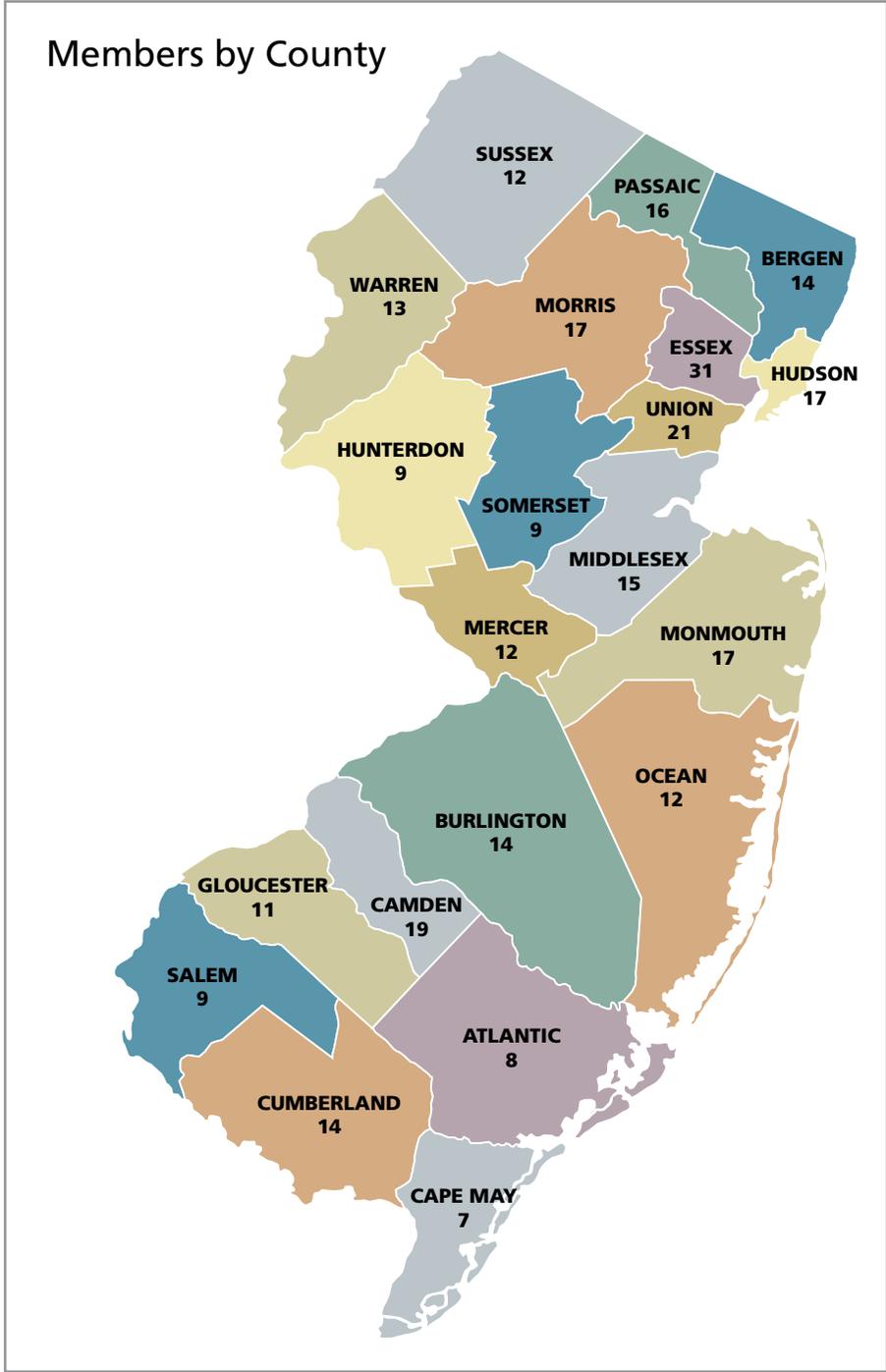
sought. Land was abundant and relatively affordable, especially in the cities.

By the late 1990s this began to change dramatically. A dwindling supply of land combined with more aggressive open-space preservation efforts and environmental regulations significantly narrowed the development options on “green fields.” Coupled with rising prices and the increasing popularity of urban living, private developers, both market-rate and affordable, flocked to the cities and inner ring suburbs in search of development opportunities. This drove up the cost of land and created much greater competition for sites and resources that nonprofit developers had previously been able to easily access.

The housing bubble of the mid-2000s drove housing costs up even further and put housing out of reach of increasing numbers of state residents, especially those served by Network members. The Network responded by spearheading the creation of new funding tools, such as the PLAN fund, aimed at helping members finance pipelines of projects; championing legislation to facilitate the acquisition of abandoned and troubled properties to open up more development sites to members; and launching new programs, such as our Business Planning for Housing Development Course, to help community housing developers incorporate new approaches into their housing development strategies.

The current foreclosure and financial crises are changing these dynamics once again, destabilizing many neighborhoods where our members are active and diminishing resources available to address the added challenges and continue their ongoing work. While the weight of the state’s fiscal distress is tangible, the pain caused to our lower-income communities by the current

economic crisis is even more acute. These communities are burdened by job loss, foreclosed and vacant properties, decreased funding for social services, and educational inequities, all of which contribute to an increased risk of destabilization and blight. CDCs play a vital role in neighborhoods under assault. Network members carrying out housing development and neighborhood revitalization plans must not only move ahead with the projects the community has identified but also work to avert a new wave of abandoned and blighted homes. Once more the Network is working with members as they confront their



changing circumstances by developing strategies to shape and access new funding streams, including HUD's Neighborhood Stabilization Program, expanding legal tools available to stabilize neighborhoods, and pursuing expedited ways to acquire and restore foreclosed properties.

Jobs and Business Development

Nearly half of all Network members are engaged in some aspect of economic or workforce development. These organizations have constructed or renovated more than 840,000 square feet of commercial space and helped revitalize numerous commercial corridors and business districts (Figure 4). They have also provided job training for more than 10,500 residents and have helped nearly 3,650 residents move into permanent jobs (Figure 5).

While housing may be the physical backbone of a neighborhood, jobs and businesses are its economic backbone. Many of the neighborhoods in which Network members work are significantly underserved by business, from su-

permarkets to bank branches, while large numbers of their residents are unemployed or lack the skills to earn a living wage. From the beginning many members have been engaged in fostering jobs and business development, including developing retail or office space, supporting local business people, helping community residents to start new businesses, and offering training for people seeking jobs.

Work in this area has stepped up in recent years as many communities confront the return of large numbers of formerly incarcerated individuals to neighborhoods where they grew up or have family members. Too often these individuals face difficult adjustments to neighborhoods that have changed significantly since they left or where they have never lived before and face enormous challenges re-entering the workforce. Besides direct development and workforce programs, some Network members are working to ensure that city residents benefit from job and business growth in their communities by promoting mechanisms that ensure the community benefits

from economic development strategies, including community benefits agreements, first source ordinances, and other tools.

Neighborhood Revitalization/Community Building

Recognizing that equitable and sustainable revitalization is about more than bricks and mortar, Network members are increasingly engaged in comprehensive community-building efforts, grounded in strengthening and sustaining resident leadership. Across the state, members are working with local stakeholders to develop and implement comprehensive neighborhood plans reflecting residents' dreams and concerns.

In the mid 1990s, as increasing numbers of Network members pursued successful housing development strategies, discussion turned to the condition of the communities in which they were building and whether excelling at housing development was enough to help their residents pull themselves out of poverty and turn their communities around. It was agreed that

FIGURE 4
Commercial Space Developed

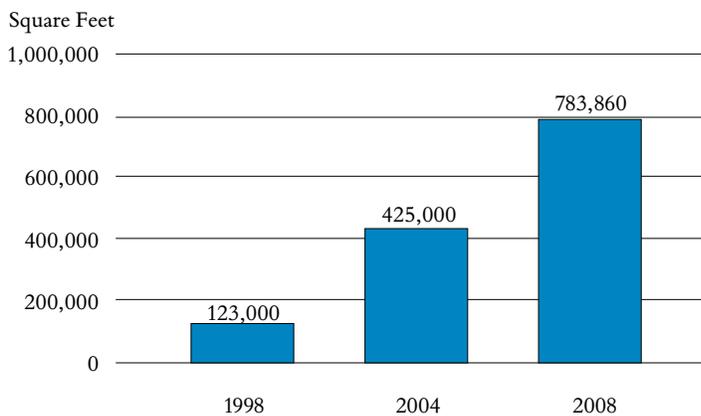
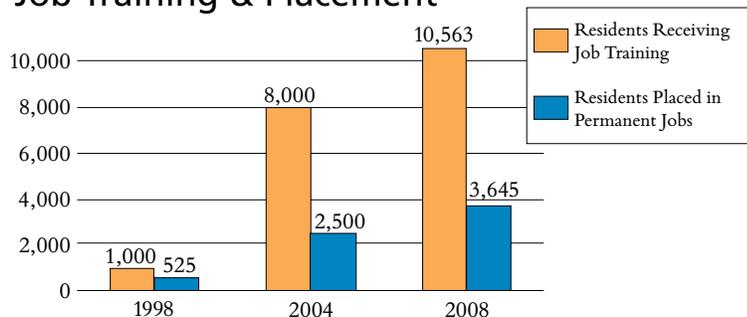


FIGURE 5
Job Training & Placement



building housing is seldom sufficient and that the community development sector needed to return to its roots as a resident-driven “movement” that focused first and foremost on community organizing and took its cues on what to do from the needs and aspirations of residents. Members came to recognize that for community development efforts to have their deepest and most profound impact, they must go beyond physical development to help communities rebuild a strong social infrastructure. This requires citizens who are empowered to control and influence the conditions and decisions affecting their lives.

In 1996 the Network launched the Community Building Support Initiative (CBSI) to help members connect more deeply with their constituents and work with them to address a wider set of community concerns. The CBSI program, in operation for eight years, funded and supported the efforts of 12 CDCs to initiate or expand community organizing as a core function within their organizations. This program was instrumental in helping redefine the vision for the CED sector in New Jersey, and many CBSI participants went on to help residents create broad-based neighborhood revitalization plans for their communities.

To support these efforts, in the late 1990s the Network began working with members to advocate for a new source of funds specifically targeting comprehensive neighborhood revitalization. The result was the state Neighborhood Revitalization Tax Credit (NRTC), initially enacted in 2001 and officially launched by the Department of Community Affairs in 2004. This program has encouraged increasing numbers of Network members to engage with residents in addressing neighborhood and citywide concerns and in creating participatory neighborhood plans. The ability to attract significant amounts of working capital for neighborhood revitalization initiatives over multiple years has helped many Network members to:

- Sustain resident engagement;
- Leverage significant private-sector investment;
- Increase the scale and impact of their work; and
- Become brokers for broader development in their neighborhoods

Green Spaces and Building

Network members are finding increasing ways to “go green,” by integrating environmentally friendly building techniques and materials into their new developments and by improving the energy efficiency of their current properties and other means. A growing awareness of the value of sustainable siting and design practices is driving many to create attractive, efficient developments that make the most of the historically compact fabric of urban settings and town centers. Members are increasingly focusing on preparing residents for job opportunities in “green industries.”

Whether it be ensuring that the homes they build or manage are healthy and free of lead-based paint and other contaminants, cleaning up toxic sites in their neighborhoods, helping residents to create urban gardens and farms, or incorporating other sustainable goals and building techniques into their work, “going green” is not a new concept for Network members. The recent national and international focus on the importance of these activities, together with more resources for them, has helped New Jersey CDCs to become increasingly creative in deploying “green” strategies for the benefit of their communities. In addition to working to improve home and neighborhood environments, CDCs are increasingly focused on training residents for jobs in weatherization and energy efficiency.

Advocacy

Since the Network’s founding, we have worked with members to define and carry out a collective advocacy agenda to improve the funding and policy environment for their organizations and communities. Through a statewide network of Advocacy Teams, members are in regular dialogue about issues affecting their communities and engaged in efforts to bring about needed local and state policy reforms.

As the scope of Network and member activities has increased, so has the number of policy challenges and opportunities at the state, local, and national levels. Realizing this, in 2005 we decided to increase our public policy muscle by increasing investment in our advocacy infrastructure. First, our policy department was restructured to include a director of Policy and Advocacy, a communications specialist, and two organizers who work with our policy coordinator. Then we began to systematically help members and their allies organize themselves into Advocacy Teams, or “A-Teams,” by county or region.

Integrating School and Community

Good schools are a cornerstone of a thriving community. For this reason, the Network has supported a number of its members to integrate school organizing, facilities planning, and educational reform strategies into their community development work. In 2009, the Network partnered with the Paterson Alliance to issue a report, *Better Schools, Better Neighborhoods*, that makes the case for major changes to state school construction laws and policies, so that state resources will be used in more creative and cost-effective ways to develop the schools our communities need.

Now operating in 16 of New Jersey's 21 counties with over 135 participants, our A-Teams are helping to educate scores of elected and appointed officials at all levels of government about housing and community development issues and a common set of policy priorities. In addition to developing stronger relationships with public officials, A-teams engage in local grassroots mobilization in support of local and state policy reforms. As the principal vehicle for engaging members in our issue advocacy work and supporting local grassroots efforts, they constitute a vital link between the Network, local communities, and government.

A-Teams have conducted more than 150 legislative visits, organized delegations to our annual Lobby Day in Trenton, and contributed significantly to each of the important policy victories won by the Network in recent years. These have included both proactive initiatives, such as achieving full funding for the State Rental Assistance program, historic housing reform legislation, and foreclosure

prevention and mitigation measures, as well as defensive efforts such as a 2007 campaign to prevent state officials from siphoning funds from an important state housing program.

In addition to their regular work, in 2009 most of the A-Teams are conducting local bus tours to showcase successful community economic development projects and the impact they are having in their communities. The bus tours are a central part of the Network's 20th anniversary celebration and are modeled on the highly acclaimed annual housing bus tour conducted by the Morris County Housing Alliance. Designed to increase awareness and build support for our members in their communities, they are also intended to help dispel myths that hamper much-needed housing development. We hope these tours will generate a cumulative impact far beyond each A-Team's borders that will help lay the groundwork for our policy victories over the next two decades.

BETTER SCHOOLS, BETTER NEIGHBORHOODS
New ways to create the schools New Jersey needs

FEBRUARY 2009



MEND (Moorestown Ecumenical Neighborhood Development, Inc.) is a non-profit housing development organization founded by nine Moorestown churches in 1969. A pioneer in developing affordable housing in South Jersey’s suburbs before the NJ Supreme Court’s 1975 “Mount Laurel” decision became a household topic, MEND presently owns and manages 365 residential units at 21 locations in Moorestown, Delanco, and Evesham. Believing that affordable “workforce” housing is vital to the economic growth and prosperity of the region and the communities it serves, MEND takes a regional approach to housing development. By helping working families, disabled persons, and the elderly maintain safe, decent, and affordable housing near their places of work and chosen communities, MEND provides an invaluable service to the Burlington County region of South Jersey. MEND is particularly proud of two recent developments for which it has received considerable recognition:

Its **Delanco** housing, completed in 2003, is a 10-unit, transit-oriented apartment complex within walking distance of the Delanco River Line light-rail station. It is a combination of new construction and substantial rehabilitation located on the town’s main commercial thoroughfare. In an effort to both provide affordable housing and help the town revitalize its local business district, MEND’s building also contains first-floor commercial space that is leased to a full-service restaurant.



In 2004, the Federal Reserve Bank of Philadelphia’s Cascade magazine featured this development in an article about transit-oriented housing development. In 2005 it was recognized for “excellence in affordable housing design” and included as part of a traveling exhibition entitled “Affordable Housing: Designing an American Asset” sponsored by HUD, the National Association of Realtors, the Fannie Mae Foundation, and the National Building Museum.

In **Moorestown**, MEND completed an eight-unit, two-building apartment complex known as “Creed II” in early 2007. At the rear of a small lot located just two blocks from Main Street, MEND demolished several old, unused garages to build these two-story apartment buildings, each containing four one-bedroom apartments. Each of the four ground-floor units is handicapped accessible and two of the eight units are deed-restricted for rental to blind and visually impaired tenants. MEND received a New Jersey Future Smart Growth Award for their project in 2007.



In a unique arrangement, the Builders League of South Jersey formed a non-profit subsidiary to serve as MEND’s general contractor for the development. The Builders League affiliate was able to build the housing at a cost to MEND that was well below what the market-rate costs were at that time.



For too many people in New Jersey, finding decent housing at a price they can afford is more than difficult—it is impossible. CDCs carry out housing strategies across the state that help New Jersey's citizens secure safe, sound housing they can afford, as a foundation for a better life. They create homes for people in the service professions and people working at minimum wage. They create homes for teachers, home health aides, and police officers. They create homes for individuals who have disabilities and for homeless children, and senior citizens. They are among the most creative and cost-effective providers of housing in New Jersey.

Affordable Housing Alliance is a multifaceted housing agency serving a broad spectrum of housing needs, from development and management to comprehensive housing (pre, post, and foreclosure) counseling, education and training services, COAH certification, and administrative agency services to municipalities in Mercer, Monmouth, and Ocean counties. The Alliance has constructed or renovated 380 affordable housing units with total development costs over \$26 million. The Alliance maintains a management portfolio of 362 units in 15 developments consisting of single-family homes, townhomes, multi-family buildings, condominiums, a group home, and a manufactured housing park.



The Carver Inn Neptune, NJ

In 2003, Neptune's Carver Hotel was substantially rehabilitated to house 14 senior citizens in one-bedroom apartments. Monthly rents range from \$650 to \$797. Today, the project is fully occupied.



The original Carver Hotel, constructed over 100 years ago, was one of the top tourist destinations in New Jersey for African Americans during the 1930s and 1940s. The hotel hosted luminaries such as Josephine Baker, Ray Charles, Harry Belafonte, Ossie Davis, Lena Horne, Thurgood Marshall, and Count Basie.

Pine Tree Mobile Home Park Eatontown, NJ

In January 2007, the Alliance purchased a 138-unit mobile home park in a precedent-setting acquisition dedicated to preserving affordable homeownership for over 120 residents. Funding from the Corporation for Enterprise Development (CFED), Chase, Borden and Wardlaw Foundations is being used to examine the threat to this form of housing throughout the state. The Alliance prepared a Master Plan to purchase and rehabilitate



the Pine Tree Mobile Home Park. After reviewing the existing demographics in this stable and supportive community (some residents have lived there for 30 years), as part of the effort to preserve this park, the Eatontown Borough embraced Pine Tree as part of its affordable housing plan intending to qualify 100 units under COAH's third-round rules ending in 2014. Ninety homes will be individually owned and 10 units will be owned by the park and leased to qualified families.



DIOCESAN
HOUSING SERVICES
CORPORATION
of the Diocese of Camden, Inc.

The Diocesan Housing Services Corporation of the Diocese of Camden, Inc. (DHSC) was established in 2000 to provide low- and moderate-income housing services in New Jersey's lower six counties. DHSC currently owns and manages a portfolio of six projects with 637 affordable senior and family apartments and has commitments for an additional 148 units to be developed by 2012.

The Diocese of Camden's first affordable housing development, the 205-unit Victorian Towers, was opened for senior citizens in Cape May in 1973, followed by the Village Apartments of Cherry Hill senior housing in 1983. In 2000, DHSC was created to oversee operations at both facilities while undertaking an aggressive development effort to add much needed units. Since 2000, the DHSC has developed an additional 284 new quality affordable apartments in South Jersey.



DAVENPORT VILLAGE
2001



SHEPHERD'S FARM
2005



STONEGATE AT ST. STEPHEN'S
2007



HAVEN HOUSE AT ST. JOHN OF GOD
2008

As a developer and manager of affordable housing in its six-county market area, DHSC relies on a "competitive advantage" that includes:

- *Having access to land and buildings owned by the Diocese of Camden or its parishes, which enables DHSC to obtain and maintain site control without carrying costs;*
- *Utilization of the unique "Parish-based Strategy" through which one or more parishes within the Diocese supports or co-sponsors funding applications with the DHSC. The parish helps set neighborhood and project impact goals and housing affordability targets, and ensures access to real estate and local subsidies. DHSC provides the mix of technical and professional skills to bring the projects to fruition and manage the developments over time. The 'Parish-based' strategy helps turn under-utilized land into attractive properties that meet the Diocesan mission while connecting DHSC to the local community through an already existing relationship.*
- *DHSC projects and operations both benefit from the institutional affiliation with the Diocese in matters ranging from affordable medical benefits to more competitive property and liability insurance premiums, bulk purchase of supplies and equipment, and support services for tenants through Catholic Charities and Health Affairs.*

DHSC PROJECTS HAVE:

- *Provided new affordable housing opportunities for some 400 New Jersey residents between 2001 and 2008 in 284 apartments*
- *Added value to communities through an 'affordable luxury' development standard that uses design elements germane to neighboring properties to fit in with local architecture and includes attractive community spaces and stylish furnishings while remaining within budget*
- *Included energy-efficient properties with environmental elements ranging from efficient appliances to raptor habitats*

Recent DHSC successes have given the organization a solid track record with funders, municipal officials, and other partners, making it easier to get support and funding for future developments.



Bishop Joseph A. Galante speaks at a ceremony where Governor Jon Corzine signed legislation requiring communities to comply with the New Jersey Supreme Court's Mount Laurel decisions and build affordable housing.



NJ-HUD Director Diane Johnson (center) at Stonegate at St. Stephen senior housing groundbreaking ceremony with St. Stephen Elementary school students, Monsignor McGrath, Father Witkowski, and Stonegate Board members in Pennsauken in 2006.



La Casa de Don Pedro

La Casa de Don Pedro was founded in 1972 to foster self-sufficiency, empowerment, and neighborhood revitalization. The organization's work initially focused on advocacy, daycare, and afterschool services for the community's youth but expanded over the years to include affordable housing and community economic development. The development agenda has been defined by its Lower Broadway Community Plan and the organization's strategic plan. Using its development arm, Don Pedro Development Corporation, La Casa has facilitated the development of more than 160 affordable homes in the past decade and increasingly has employed its for-profit affiliate, LC HomeBuilder, for construction. The organization has also built and renovated four community facilities and a fifth is in the early stages of construction. La Casa's strong connection to the community enables the organization to quickly respond to emerging needs. This responsiveness was illustrated last year when foreclosures reached epic proportions throughout the country. La Casa had just been designated a HUD Counseling Agency and was well-positioned to roll out foreclosure counseling and mediation as well as quickly develop a rehabilitation program for the onslaught of foreclosed homes that began cropping up in 2008. In 2009 the organization was chartered with NeighborWorks, providing access to even more resources and tools.



There is still great demand for affordable housing. This occurs through traditional development such as MLK Homes [pictured] and through new initiatives such as the Neighborhood Stabilization Program, which will rehabilitate foreclosed properties and return them to the market as affordable homeownership opportunities.



In 2005 La Casa began offering foreclosure counseling and mediation services to families in crisis. Participants are also connected to a network of comprehensive services within the organization, such as early childhood education; family counseling; workforce training and placement assistance; immigration services; adult education classes; LIHEAP; weatherization; and much more.

La Casa's Community Plan and Neighborhood Stabilization Project is initially targeting 20 foreclosed properties and vacant lots to address the destabilization threatening Newark's Lower Broadway neighborhood.



All newly constructed homes will be Energy Star Certified and green, and energy-saving elements will be added to the rehabilitated homes. Properties range in size from one to five family, adding an additional 25 rental units to the neighborhood.



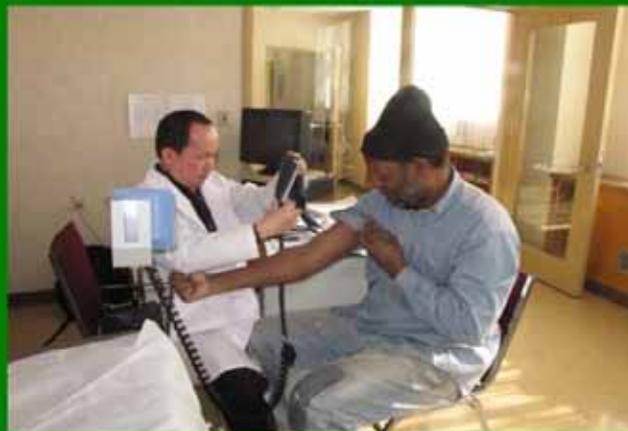
New Community Corporation Newark, NJ

New Community Corporation is one of the oldest and most comprehensive CDCs in the country, currently employing more than 1000 people. Founded in January 1968 to develop safe, decent, and attractive housing for poor residents in the Central Ward of Newark, NJ, NCC today owns and manages close to 2000 units of housing in Newark, Orange, and Jersey City. Its real estate portfolio includes a 102-unit transitional housing facility in Newark designed to move families from homelessness to permanent housing and from dependency to self-sufficiency, as well as eight residences for senior citizens featuring an on-site care coordinator and amenities such as community rooms and park-like exterior space. In addition to housing development, NCC offers services in health-care education, training, childcare, and economic development. It runs for-profit businesses, a community newspaper, an arts program, and a credit union.



At its School of Practical Nursing, NCC is training nurses for jobs in the health-care field at a time when nurses are in great demand. NCC also operates a 180-bed non-profit nursing home known as the Extended Care Facility, the only non-profit nursing home in Newark catering to low-income residents. The facility's caring and compassionate staff delivers first-rate health-care services not only to the elderly but also to the younger disabled population as well.

Health care: New Community Corporation has established Aging Wisely Wellness Clinics in two of its senior buildings in Newark, with plans to eventually expand to all eight housing developments for the elderly. The on-site clinics are staffed by a nurse practitioner who is able to monitor adherence to medication schedules and conditions such as hypertension and diabetes. The clinics are playing a vital role in delivering preventive health care and helping to reduce emergency room visits.



Automotive: New Community Corporation opened its Youth and Adult Automotive Training Center in 1996. It has since graduated more than 300 students from the year-long automotive program, designed to train and educate individuals—including at-risk members of the community—in basic automotive repair, providing them with job readiness and life skills. The program, which also has an academic component, receives financial backing and other assistance from Ford Motor Co. The giant automaker also issues students their certificate of program completion in auto maintenance and light repair. New Community's center was the first established in the nation and today there are seven other training sites, all supported by Ford, located in cities such as Chicago, New Orleans, and Rockville, Md.





Since 1984 **Cooper's Ferry Development Association (CFDA)** has successfully attracted and coordinated more than \$550 million of private and public investment to the Camden waterfront. With its narrowly focused approach, CFDA has built a critical mass of both public and private development projects and has established the conditions under which private investment can now flourish. CFDA has successfully put in place the building blocks for a vibrant, mixed-use waterfront community, which is anchored by family entertainment venues.



CFDA has also completed numerous public infrastructure improvements on the waterfront such as Wiggins Waterfront Park, roads, utilities, and public parking facilities, which leverage additional development. To date, these waterfront projects contribute \$3 million in annual taxes to the city, which represents 12% of the city's overall tax collections, while generating in excess of 2,000 full-time equivalent jobs.



Camden Children's Garden (1999)

CFDA was invited to enter into formal partnerships with each of these organizations to provide technical assistance on the implementation of the neighborhoods' development plans while also helping to strengthen the organizational capacity of each group.

Since 2001, CFDA has gradually broadened its focus on the downtown waterfront to work with other communities in the City of Camden that face redevelopment challenges, particularly those in industrial or formerly industrial areas located along Camden's waterways. Today, CFDA has partnerships with five community development corporations, each focused on a different Camden neighborhood.



Campbell's Field (2001)

As a partner to these organizations, CFDA provides its expertise in areas including land assembly, brownfield remediation, infrastructure development, park development, identification of public and private funding, and navigation of local, county, and state reviews and approvals.



Adventure Aquarium (2005)

Another \$400-\$500 million of new investment—virtually all of it private—will occur within the next eight years with the development of a "town center" consisting of 500,000 SF of office space, 1,500 additional residential units, 100,000 SF of retail, dining, and entertainment, and a hotel conference center.



Ferry Terminal Office Building (2007)



Victor Lofts (2003)



One Port Center (1997)

Comprehensive Neighborhood Revitalization

Many Network members have worked with residents to create a vision and plan for the revitalization of their neighborhoods and are acting as catalysts and gatekeepers to make sure those plans are realized.



PBCIP

Parkside Business & Community
in Partnership

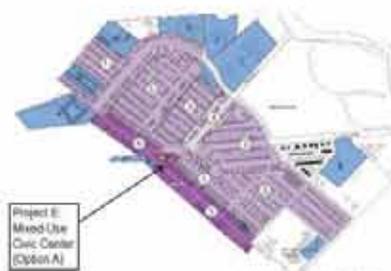
Parkside Neighborhood of Camden, NJ

PBCIP is a membership-based organization with approximately 120 members from the Parkside neighborhood of Camden, NJ. Over the past two years, PBCIP's work has leveraged investments of more than \$26 million in the Parkside community that resulted in construction or renovation of 71 homes, the restoration of Farnham Park, and the preservation of homes and streetscape improvements along Baird Blvd. In addition to the creation of their award-winning neighborhood plan, PBCIP's organizing efforts have led to increased police presence in the neighborhood and the creation of a Community Watch program. PBCIP offers programs in youth development, job training, and financial literacy education.



Parkside Business and Community In Partnership (PBCIP) completed a comprehensive neighborhood revitalization plan for the Parkside neighborhood of Camden in 2005. This award-winning Neighborhood Planning effort laid the foundation for comprehensive development in the Parkside community. The plan was developed over a two-year period through the participation of well over 600 community residents and stakeholders. The result was a comprehensive redevelopment project now being implemented that enjoys the support of the Parkside community, which is now seeing its own ideas come to life on its residential blocks and commercial corridor. The accompanying Parkside redevelopment plan has been approved by the state and adopted into the City of Camden's master plan.

As a result of the plan, some 100 homes have been created for people at a range of income levels, and revitalization efforts are moving forward along the Haddon Avenue business corridor. This includes plans for facade improvements, business mentorship for existing businesses, and an equity capital fund to attract new businesses to the corridor. To differentiate and expand upon Haddon Avenue's role as a neighborhood shopping district, the revitalization effort also includes green initiatives, a social entrepreneurship component, and a technology component to bring wi-fi to the area.



Project E:
Mixed-Use
Civic Center
(Option A)



Tri-County Community Action Partnership is the federally designated Community Action Program (CAP) for Cumberland, Gloucester, and Salem counties. As a CAP, Tri-County helps low- and moderate-income residents identify and overcome barriers to self-sufficiency. Since becoming a CAP in 1987, the agency has worked with residents, governments, and other agencies and private-sector institutions to help tens of thousands of local residents help themselves. Tri-County operates nearly 40 different programs at dozens of sites throughout the region, addressing the causes and effects of poverty. All programs aim to guide participants toward a future of self-sufficiency.



Revitalization of Bridgeton's South East Gateway Neighborhood



Bridgeton's South East Gateway is a neighborhood of 50-plus-year-old homes plagued by drug activities, violence, and a declining population. Most residents have household incomes below the poverty line, and many are leaving to seek employment elsewhere. More than half of the existing homes are rentals in need of major repairs.



Gateway Family Success Center



Their first step was to assume operations of the Gateway Family Success Center, a community facility for residents in the heart of the neighborhood constructed and initially operated by the City. Using the Center as home base, next on the agenda was to work with residents to create a neighborhood plan with the help of a grant from the Wachovia Regional Foundation. Developed under the guidance of a twenty-member resident Steering Committee, the Southeast Gateway plan focuses on the area between Southeast Avenue and the Cohansy River, and between Route 49 and the Fairfield township line. Ideas were solicited from residents via public meetings, focus groups and door-to-door surveys and integrated into the comprehensive plan, which was completed in 2005, and is now being implemented. Tri-County has many partners who are assisting with various aspects of the plan, which provides for homeownership opportunities, retail and service businesses,

programs to reduce crime and drug activity, recreational facilities for youth and adults, and other activities to stabilize and rebuild the South East community. Support has come in many forms, ranging from volunteer time to financing and grant funding from various sources, to land donations from John Wesley United Methodist Church and the City.

A partnership begun in 2006 brought the first Group Workcamp Foundation crew to Bridgeton for the first time to perform repairs on 49 homes owned by elderly, low-income and disabled Bridgeton residents. Group Workcamps are intensive, one-week trips that bring people from around the country together to grow in faith through service. Group Workcamp continues to be a part of the rebuilding process in the neighborhood.

One of the first major initiatives of the plan was to build new in-fill housing, in an effort to both attract new homeowners while at the same time creating a neighborhood that residents want to live in. Called Wesley Village after the church, the project was completed in two phases, with a total of 38 homes sold to low and moderate income buyers at prices ranging from \$50,000 to \$77,000. Besides its direct impact, this project also resulted in private builders constructing for-sale, market rate in-fill housing and doing extensive rehab on existing homes. Lifelong homeowners are now also making repairs and fixing up their properties to increase their value and appearance.

Although there is still much to be done, the entire South East Bridgeton community is now turning around, and Tri-County has a waiting list of people who want to purchase anything they build in the neighborhood.

Homeless Solutions

A HAND UP
NOT A HAND OUT

Homeless Solutions, Inc. has provided outreach, emergency shelter, transitional, and permanent supportive housing to the homeless and working poor in Morris County for over 25 years. Reaching nearly 700 people in 2008, HSI offers them tools to rebuild their lives – a safe, stable environment, and linkages to job search assistance, counseling, medical care, childcare, and transportation. Having opened New Jersey's first permanent, supportive housing for families in 2004, HSI now owns and manages 35 permanent, supportive family apartments and is working on 65 more. These apartments are home to retail workers, waitresses, office clerks, and child-care workers—all working, paying rent, and contributing to their communities.



HSI's Abbett Avenue Apartments include 12 one- to three bedroom, energy-efficient apartments for very low- to moderate-income families in Morristown.

In September 2008, the Abbett Avenue Apartments were awarded Outstanding Affordable Housing Development of the Year at the Governor's Housing Conference by the Governor's Excellence in Housing Awards committee. New Jersey Future also recognized Abbett Avenue Apartments for their environmentally sustainable features, including:

- † location in a "Smart Growth" and Transit Village zone within walking distance of jobs, shopping, mass transit, Abbett Park, and downtown Morristown
- † a building design substantially exceeding NJ's Green Building requirements, with selected roofing, appliances, high efficiency heating and cooling systems, low VOC paints and caulks, formaldehyde-free bamboo flooring, linoleum Hardi Plank cement board siding, and water-saving toilets, faucets and shower heads among the green features
- † a recycling plan during construction that separated wood, cardboard, and other recyclable or reusable materials to reduce waste, and dedicated recycling storage areas designed into each unit and in the garbage enclosure to promote recycling.

Located in Morristown's 2nd Ward, the apartments sit at the "gateway" to the heart of the neighborhood. HSI was able to leverage private funds to acquire this key location within Morristown's Transit Village when the property came on the market. Neighborhood outreach and involvement were critical - HSI met with the local community improvement association and representatives of the local historic commission, as well as attending meetings at local stakeholder venues and community events in order to touch base with as many neighborhood people as possible.



Project Impact

- † An underutilized property with an outmoded, nonconforming structure was replaced with this new neighborhood "jewel" in the largest single infusion of affordable homes in Morristown in years, creating fantastic PR for HSI and for the best of what affordable housing represents.
- † The neighborhood benefits from the ongoing environmental impacts of the "green" features at 38-42 Abbett Avenue.
- † This development has been a catalyst for HSI's increasing involvement in Morristown, including planning for projects at 34 Abbett Avenue, 16 Morton Street, 81 MLK Boulevard, and hopefully more to come.
- † HSI's properties now have 45-year affordable housing restrictions.



isles

Inc. has been working to foster self-reliance in healthy, sustainable communities since 1981. The Trenton-based community development organization offers programs in community planning and research, housing and real estate, youth training and education, financial self-reliance, and environmental and community health. Isles' multiple approaches to sustainable communities are implemented collaboratively to generate a broad array of opportunities for individuals to become increasingly self-reliant.

Fostering

Self-Reliance

In January 2009, Isles created the NJ Center for Energy and Environmental Training (CEET) to add green job training and job placement coordination to the organization's work. With a start-up grant from the NJ Department of Labor and Workforce Development, CEET has been providing energy efficiency training courses for underserved residents to prepare them for those green jobs that are now beginning to emerge on a broader scale. The jobs pay well and allow individuals to improve their communities while enhancing their own self-reliance. In addition to training underserved community members for jobs, CEET offers training to workers wishing to advance their skills and certifications and to employers seeking customized training for their employees.



C With no entry-level courses readily available in the residential energy field, CEET's director, Dr. Jeanne Oswald, worked with the Conservation Services Group in Massachusetts to develop an Energy Efficiency Assistant course. This seven-day (49-hour) course provides classroom and on-site training in home energy audits, air sealing, and insulation and is taught by highly experienced and certified trainers who comprise CEET's adjunct faculty. CEET's first Energy Efficiency Assistant class included 13 individuals, and six of them were placed in energy-assistant jobs with PSE&G within five weeks. In February, Governor Corzine lauded the success of the new training effort at a press conference and announced the expansion of CEET's training to Newark, New Brunswick, and Camden.

E In 8 short months, CEET has added courses to help people prepare for national Building Analyst Certification, added advanced experiential training for graduates, and expanded to 3 additional cities in New Jersey. By year-end CEET expects to graduate 270 people from its energy-efficiency courses. PSE&G has indicated a desire to hire at least 100 of those graduates, and other public utilities, contractors, and related employers are beginning to seek energy-efficiency workers as well.

E In September 2009, CEET held its first photovoltaic solar panel installation class and initiated eight hour training classes for all past and future trainees in the new Remodeling, Repair, and Painting Lead Safe Work Practices course required by the Environmental Protection Agency. In 2010, CEET hopes to develop additional green job training opportunities in energy efficiency for multi-family and commercial buildings and in green building operations and management.

project freedom inc.
 Dedicated to the concept of independent living



Founded in 1984, Project Freedom is a non-profit organization that develops and operates barrier-free housing to enable individuals with disabilities to live independently. Project Freedom believes that persons with disabilities should have an opportunity to live as independently as possible (with support help) and be productive members of society. PFI has developed and operates 189 apartments in four Mercer County towns, serving over 250 people.



Project Freedom's first housing complex, known as Freedom I, was opened in the fall of 1991. This 30-unit apartment complex, located in the Foxmoor Town Center development in Robbinsville, was a dream come true for PFI founder Norman Smith, who needed a place to live independently in the community, in an environment that combined the housing he wanted with the services he needed. Consisting of 26 two-bedroom apartments and four efficiencies, each of Freedom I's units exceeds the current ADA standards, with roll-in showers, accessible kitchens with lowered cabinetry, wheelchair-accessible counters, side-by-side refrigerators, lower light switches, and wide doorways. Central heat and air conditioning and wall-to-wall carpeting provide added luxury.

Initially, **Project Freedom** staff provided the support services for residents who required them. Over the years, the organization's leaders realized that continuing to provide those direct services compromised the goal of true independence and that, by separating housing from support services, PFI would move closer to a housing model that provided greater choice and independence for people with disabilities.

PFI seeks to create housing that is integral to the community in which it is located. PFI homes are designed to resemble homes in the area, so that there is no stigma attached to who may live there. The developments all include large community buildings, which are open to the general public and are used for many community activities. Most have become polling places for the district, enabling those with a disability to vote more easily. Other community groups, including the fire fighters, hold meetings and conduct education classes for the general community at PFI centers, thereby increasing the benefits of Project Freedom sites to the local community.



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Norman Smith, PFI founder

Project Freedom Inc. has since developed three additional projects using Low Income Housing Tax Credits: Project Freedom at Hamilton (2001), Project Freedom Lawrence (2003), and Project Freedom at Trent Center (2008).

25th Anniversary
 1984-2009



Directions for the Future

New Jersey's CDCs and community-based development organizations have made great strides in giving their constituents the tools to improve their communities and their lives. Through the years they have demonstrated creativity, adaptability, and entrepreneurship, qualities that have played no small role in ensuring that they continue to achieve and thrive. As we look to the next 20 years, we need to reflect on lessons learned and be mindful of key challenges and opportunities before us. Some important considerations include:

Quantifying and Broadcasting the Work of CDCs and Other Community-Based Organizations

Despite their longevity and their significant accomplishments, many people outside the field know little about community development organizations, what they do, and how they have changed many of New Jersey's communities for the better. This is both a communication problem and a problem of metrics: how to measure more clearly what CDCs do and how to disseminate that information to the wider world.

In an era of shrinking resources it is important for us to better define and quantify success for our field, rather than allow others to do so by default. That information can help us ensure that resources are targeted as effectively as possible, tell a more compelling story, and make a stronger case for the continued and expanded flow of resources to the community development sector.

Changing the CDC Resource Mismatch

CDCs grew out of the civil rights movement, as a vehicle for communities to pursue opportunities and a better destiny for themselves and their residents. Some of the most important roles CDCs have played to this end are as conveners, drivers of comprehensive community development strategies, builders of strong community con-

nections and partnerships, and promoters of community self-reliance. Some say it's not *what* CDCs do but *how they do it* that matters, and which distinguishes them from other nonprofit or for-profit developers. An important attribute of successful CDCs is their ability to work with stakeholders to develop customized approaches that fit their specific community, building local leadership that can solve problems and collaborate to realize residents' vision, whatever that might be.

Unfortunately, most funding available to CDCs is targeted for specific types of projects or programs, such as housing development, workforce training, or social services. There are few resources available to support the organizing and planning work needed to convene residents, set priorities, and create a framework for change that can then help determine what combination of bricks and mortar and social development strategies are right for a given community. The scarcity of resources for engaging residents and stakeholders in local planning and problem-solving forces many CDCs to be deal-focused and leaves much of the important fabric-building that many communities need undone. Even within an area like housing, there are far more resources available to a CDC that wants to build new housing than to one that may see preservation or assistance to existing homeowners and landlords as more pressing needs in their community.

A different approach to CDC funding is needed that focuses on supporting comprehensive community-building activities, including critical community organizing, planning, and leadership development work.

Building a Rational and Predictable Housing Delivery System

Creating housing for people unserved by the private sector, often with special services or amenities, is an important role for both CDCs and nonprofit housing developers. These organizations have been seriously affected by the lack of financing and shrinking subsidies resulting

from the current recession and the crisis in the financial services sector. While solutions to these challenges depend on improved economic conditions, federal policy reforms, and changes in global money markets, Network members suffer from another daunting problem of a more home-grown nature: a state housing delivery system in urgent need of repair.

New Jersey's housing programs have developed piecemeal over time, with little thought to how they work — or work together — from a user standpoint, or how to ensure that scarce public funds are used in the most cost-effective and productive manner. With delays and challenges present in virtually every step of every program, this system is ripe for reform. Numerous examples could be cited, from initial application procedures to provisions for approving prospective occupants for subsidized dwelling units.

The state needs to carry out a serious reassessment of its housing delivery system to determine how to overcome the many obstacles it imposes on nonprofit and for-profit developers alike and create a streamlined, effective system that maximizes the ability of state dollars to create and preserve homes New Jerseyans can afford.

Addressing the Shortage of Seasoned CDC Staff and Leaders

CDC founders and long-time CDC staff have been leaving the field for some time, a trend expected to accelerate in the coming years as more baby boomers reach retirement age without being replaced. This is creating a major problem for a sector that has not spent enough time recruiting and grooming the next generation of leaders and which is often poorly attuned to the changing life and work expectations of younger people entering the workforce. Many young people who come to work at CDCs leave after only a few years, finding that the expectations for the job don't match their desire for balance between work and personal life. Many CDC positions remain open for long periods because the CDCs are unable to find qualified candidates to fill them.

To increase the capacity of the nonprofit community development sector we must develop a plan for increasing the number of people with the passion and skills for the work coming into the field, taking the steps needed to retain them, and making sure organizations plan for the smooth succession of key staff. That plan must also address changing generational expectations and help CDCs rethink the structure of their work to better reflect the needs and desires of the workforce.

Ultimately, we need a system in place that can continually feed qualified, talented individuals to Network members, as well as into city, county, and state government, and to ensure that employers have adequate resources, benefit packages, and advancement opportunities to retain talented workers.

Pursuing Strategic Collaborations, Consolidations, and Mergers

The proliferation of nonprofit community developers and faith-based organizations in the 1990s, combined with the severe decline in funding in recent years, has led to a situation in which there are not enough resources to support all the organizations now in existence in their current form. This is not unique to New Jersey. Community-based development organizations all around the country are tightening their belts, cutting back on staff, or closing their doors. While this may offer opportunities for some strong, well-positioned organizations to take over the projects and assets of struggling organizations, it is likely to mean an overall weakening of the field unless we can find ways to ensure that valuable human resources and community investments are not lost but continue to work to address today's community challenges.

In light of the slow economic recovery that is projected and the likelihood of few new resources on the horizon, New Jersey's community-based development sector needs to systematically pursue strategic collaborations that can preserve current assets and reduce costs while maintaining or increasing productivity and impact.

This may take the form of collaborations, greater sharing of resources, joint ventures, and strategies to bring about a more efficient division of labor and specialized skills among CDCs. In some cases, it may make sense for organizations to merge.

Increasing Coalition Building and Advocacy

Even if increased resources can be gained for local organizing and planning efforts, many local issues cannot be resolved at the neighborhood or even the municipal level. Community developers need to engage in advocacy and coalition-building at all levels in order to overcome political barriers; influence the use of resources and decision-making by municipalities, counties, and the state; and collaborate on issues that require regional solutions, such as transportation or infrastructure funding, that no one group can achieve alone. Future expansion of public and private resources or improvements to programs and policies to meet the needs of lower income New Jersey residents and their communities will depend in large measure on the public education and advocacy work that represents one of the Network's central missions. While more and more CDCs and nonprofits recognize the critical importance of advocacy and coalition-building in bringing about positive change, however, our success depends on being able to mobilize much larger numbers of people in support of our common issues.

We need to identify new, creative ways to engage more people in advocacy and to expand the use of common messages to explain our goals that appeal to values widely held by the larger society, such as fairness, opportunity, and choice.

Integrating New Technologies and Strategic Directions

In our rapidly changing world, the most successful organizations will be those that are best able to take advantage of creative thinking in the field, integrate the use of new tools and technologies into their work, and tap into emerging areas that are both consistent with their missions and the subject of attention and resources by funders and government

Current opportunities include the use of social networking technologies such as Facebook, YouTube and LinkedIn, new tools for analyzing and integrating information on market change into an organization's strategic thinking (Managing Neighborhood Change project), as well as expanding work in such growing areas as energy efficiency, green building and jobs, school-community integration, and neighborhood stabilization. CDCs and CBDOs need to be at the table as strategies around these and other emerging issues are defined and implemented, in order to ensure that they are pursued in ways that will benefit our communities and are integrated into their ongoing critical housing and neighborhood revitalization work.

Conclusion

The Network is proud of what we and our members have accomplished in our first 20 years and of the foundation we have built together for the future. We call on our partners from the private sector, government, and the advocacy community to join us in addressing the challenges outlined above in order to help us continue to build strong communities and homes that New Jerseyans can afford.

Network Publications

- 1995 *An Affordable Housing Blueprint for New Jersey*
- 2001 *Doing Business with Local Government: A Handbook for Nonprofit Developers*
- 2001 *Sustainable Is Affordable: A Guide for Affordable Housing Developers on Environmentally Sustainable Design and Construction*
- 2005 *Restoring Problem Properties: Guide to New Jersey's Abandoned Property Tools*
- 2006 *Cities in Transition: New Jersey's Urban Paradox*
- 2008 *New Jersey and Its Cities: An Agenda for Urban Transformation*
- 2008 *Residents at the Center: A Handbook on Community-Based Planning for Distressed Neighborhoods*
- 2009 *Better Schools, Better Neighborhoods*

Funders 2009

Bank of America
 Capital One
 Citi
 HSBC Bank USA, N.A.
 Hudson City Savings Bank
 JPMorgan Chase Foundation
 Martha Lamar
 Mary Owen Borden Foundation
 MetLife Foundation
 NeighborWorks America
 PNC Bank
 Princeton Area Community
 Foundation

Provident Bank
 PSE&G
 Roma Bank
 Roselle Savings Bank
 Sovereign Bank
 State of New Jersey Department of
 Community Affairs
 Sun National Bank
 Susquehanna Bank
 TD Bank
 The Bank of New York Mellon
 The Bunbury Company
 The Fund For New Jersey

The F.B. Heron Foundation
 The Henry and Marilyn Taub
 Foundation
 The Hyde and Watson Foundation
 The Prudential Foundation
 United Roosevelt Savings Bank
 U.S. Department of Housing and
 Urban Development
 Victoria Foundation
 Wachovia - A Wells Fargo Company
 William Penn Foundation

Network Milestones



1987

A handful of community developers begin meeting at Middlesex Diner to discuss the need for a statewide organization to represent the interests of the sector.

1988

An ad hoc steering committee surveys 60 nonprofit organizations and coordinates a statewide conference to provide technical assistance and networking opportunities.

1989

The Network is incorporated as the Non-Profit Affordable Housing Network of New Jersey and starts with 34 members.

1992

The Technical Assistance and Training Center is formed to assist members with all facets of affordable housing development.

A grant is received from the National Low Income Housing Coalition to launch the Network's statewide policy advocacy efforts.

1993

The first class of the Housing Development Training Program graduates.

1995

An Affordable Housing Blueprint for New Jersey is published, proposing a comprehensive housing policy for the state.

Legislation spearheaded by the Network to revamp NJ's Rehab Code passes and becomes a model for other states.

1996

The Community Building Support Initiative is launched to provide support to members in community organizing and planning. In 1999, the \$1.5 million Community Building Funding Pool is formed.

1999

A legislative initiative (later to become the Neighborhood Revitalization Tax Credit Program) proposing \$20 million in state tax credits for affordable housing and neighborhood revitalization is launched. Legislation is introduced in 2000.

2000

The Network's Technical Assistance and Training Center adds a community economic development component and launches a \$1 million Pre-Development SEED Pool for economic development projects.

The Network changes its name to the Housing and Community Development Network of NJ, reflecting its broader vision. Membership climbs to 125 nonprofit housing and community development groups.

2001

Legislation spearheaded by the Network to create a state Individual Development Account Program and a State Neighborhood Revitalization Tax Credit (NRTC) is passed.

The Network purchases a building complex in Trenton to house its permanent headquarters and offer affordable office space for other nonprofit groups.

The Network publishes two reports: *Sustainable Is Affordable: A Guide for Affordable Housing Developers on Environmentally Sustainable Design and Construction* and *Doing Business with Local Government: A Handbook for Nonprofit Developers*.

2002

The first Business Planning for Non-Profit Housing Developers course is launched, with graduates forecasting a 200-300 percent increase in housing production rates over five years.

2004

The Network successfully advocates for a new \$10 million State Rental Assistance Program, the first of its kind in the state, and helps launch the \$10 million Neighborhood Revitalization Tax Credit Program (NRTC).

The Abandoned Properties Rehabilitation Act, crafted by the Network, is signed into law, providing municipalities, community-based organizations, and others with new tools to gain control of abandoned properties and return them to productive use.

2005

The Network helps create and launch a \$10 million Pre-Development and Acquisition Loan (PLAN) fund administered by TRF.

The new Asset Management Strategy Portfolio course is launched, with graduates creating plans to maintain and preserve 750 rental housing units.

The first three neighborhood plans, all created by Network members, are approved for the NRTC program.

Restoring Problem Properties: A Guide to NJ's Abandoned Property Tools is published.

2006

The Network launches a new Advocacy Team effort, organizing and supporting 11 regional or county-based "A-Teams" to be the backbone of its expanded advocacy and organizing efforts at the local and state levels.

Residents at the Center: A Handbook on Community-Based Planning for Distressed Neighborhoods is published.

The Network partners with 11 other state CDC associations to launch the National Alliance of Community and Economic Development Associations (NACEDA) to pursue a national CED agenda.

Cities in Transition: New Jersey's Urban Paradox is published, showing that while our 30 most distressed cities have fared better than NJ as a whole in recent decades with respect to key economic indicators, long-time residents have not shared in the economic revival.

2007

The Network succeeds in getting the NRTC statute amended to raise the tax credit to 100 percent and double the annual limit per participating corporation to \$1,000,000

In partnership with Citi and the National Development Council, the Network offers courses in Housing Development Finance, Mixed Use-Mixed Income Development, New Markets Tax Credits, and LIHTCs.

2008

Working with legislative leaders, the Network is instrumental in the development and passage of A500, NJ's most comprehensive housing reform law in 20 years.

After defeating a 2007 attempt to raid the program, the Network successfully supports the governor's proposal to increase State Rental Assistance Program funding to a historic level of \$52.5 million.

The SEED Loan Fund, created in 2000, becomes a venture capital fund for small, CDC-sponsored commercial and mixed-use projects in emerging markets. We hope to capitalize the fund at \$5 million.

In response to the growing foreclosure crisis, the Network works with members to help shape plans for use of \$64M in HUD Neighborhood Stabilization funds coming to NJ and pursue effective stabilization strategies, as well as creating a clearinghouse for REO properties

The Network releases *NJ and Its Cities: An Agenda for Urban Transformation*. The report recommends policies and strategies state and local governments can pursue to achieve responsible, equitable revitalization, which we are now working with local and statewide partners to implement.

The NJ Mortgage Relief and Stabilization Act passes, directing new funds to recast subprime mortgages and help nonprofits purchase at-risk properties to keep people in their homes while making lenders liable for vacant properties in foreclosure.

Members of the Housing & Community Development Network of New Jersey

Core Members

The Network's core members are nonprofit CDCs and other community-based, grassroots organizations that are involved in or planning housing and community development activities to benefit low- and moderate income residents of New Jersey. They are listed here alphabetically by the county in which their main office is located.

Atlantic County

Community Quest, Inc.
Egg Harbor ★ Serving State of New Jersey

Dekbon Housing Development Corporation
Northfield ★ Serving Atlantic County

Bergen County

Advance Housing, Inc.
Hackensack ★ Serving North Jersey

Habitat for Humanity, Bergen County
Hackensack ★ Serving Bergen County

Interreligious Fellowship for the Homeless of Bergen County
Teaneck ★ Serving Bergen County

Madeline Corporation
Palisades Park ★ Serving Bergen County

Penwall Affordable Housing Corporation
Teaneck ★ Serving the State of New Jersey

SonRise Development Corporation
Englewood ★ Serving Bergen County

Burlington County

The Affordable Homes Group
Mt. Holly ★ Serving South Jersey

Beacon.org Inc.
Sicklerville ★ Serving State of New Jersey

Burlington County Community Action Program
Burlington ★ Serving Burlington County

Family Service
Mt. Holly ★ Serving Central and Southern New Jersey

Habitat for Humanity of Burlington County
Cinnaminson ★ Serving Burlington County

Lutheran Social Ministries
Burlington ★ Serving State of New Jersey

Moorestown Ecumenical Neighborhood Development, Inc. (MEND)
Moorestown ★ Serving Burlington County

South Jersey Outreach Ministries
Lumberton ★ Serving Burlington County

Woolman Community Development Corporation
Mt. Holly ★ Serving Burlington County

Camden County

Camden Lutheran Housing Corporation
Camden ★ Serving City of Camden

Cooper's Ferry Development Association
Camden ★ Serving City of Camden

Cramer Hill Community Development Corporation
Camden ★ Serving Cramer Hill Neighborhood of Camden

Diocesan Housing Services Corporation of the Diocese of Camden
Camden ★ Serving South Jersey

APPENDICES

Fair Share Housing Development, Inc.
Cherry Hill * Serving South Jersey

Heart of Camden, Inc.
Camden * Serving Waterfront South Neighborhood of
Camden

Housing & Economic Opportunities, Inc.
Westmont * Serving South Jersey

Jersey Counseling & Housing Inc.
Camden * Serving Camden and Burlington Counties

Jewish Federation Housing
Cherry Hill * Serving Cherry Hill

Latin American Economic Development Association
(LAEDA)
Camden * Serving City of Camden

Metro Camden Habitat for Humanity
Camden * Serving Camden County

Oasis Development Corporation
Camden * Serving Gateway Neighborhood of Camden

Parkside Business & Community in Partnership
(PBCIP)
Camden * Serving Parkside Neighborhood of Camden

Saint Joseph's Carpenter Society
Camden * Serving City of Camden & South Jersey

State Street Housing Corporation/Respond, Inc.
Camden * Serving City of Camden

Volunteers of America Delaware Valley
Collingswood * Serving Central & South Jersey

Cumberland County

Affordable Homes of Millville Ecumenical, Inc.
(AHOME, Inc.)
Millville * Serving Cumberland County

Bethel Development Corporation
Millville * Serving City of Millville

Bridgeton Housing Development Corporation
Bridgeton * Serving City of Bridgeton

Cumberland County Habitat for Humanity
Millville * Serving Cumberland County

Millville Housing Authority
Millville * Serving City of Millville

PathStones (formerly Rural Opportunities, Inc.)
Vineland * Serving State of New Jersey

Tri-County Community Action Partnership, Inc.
Bridgeton * Serving Cumberland, Gloucester & Salem
Counties

Essex County

AIDS Resource Foundation for Children (AFRC)
Newark * Serving Essex, Hudson, Monmouth & Union
Counties

Apostles' House
Newark * Serving Essex County

Corinthian Housing Development Corporation
Newark * Serving Central Ward of Newark

Covenant House
Newark * Serving State of New Jersey

Crest Community Development Corporation
Newark * Serving West Ward of Newark

Deliverance Evangelistic Center Ministries
Newark * Serving Clinton Hill Neighborhood of Newark

East Orange Revitalization & Development
Corporation
East Orange * Serving City of East Orange

Episcopal Community Development, Inc.
Newark * Serving North Jersey

Essex Properties Urban Renewal Associates, Inc.
Maplewood * Serving North Jersey

First Occupational Center of New Jersey
Orange * Serving State of New Jersey

Future Now Community Development Corporation
Irvington * Serving Essex County

continued

APPENDICES

Glory Village Community Development Corporation
Newark ★ Serving City of Newark

Habitat for Humanity Newark, Inc.
Newark ★ Serving Essex County

HANDS, Inc.
Orange ★ Serving Cities of Orange & East Orange

Homes of Montclair Ecumenical Corporation
HOME Corp ★ Montclair ★ Serving City of Montclair

Ironbound Community Corporation
Newark ★ Serving Ironbound Neighborhood of Newark

Jewish Community Housing Corporation
West Orange ★ Serving Essex, Morris, Sussex & North Union Counties

La Casa de Don Pedro
Newark ★ Serving City of Newark & Essex County

Lincoln Park Coast Cultural District
Newark ★ Serving the Lincoln Park Neighborhood of Newark

Macedonia Ministries CDC
West Orange ★ Serving City of West Orange

New Community Corporation
Newark ★ Serving City of Newark & North Jersey

Partnerships for People, Inc.
Short Hills ★ Serving State of New Jersey

Project Live, Inc.
Newark ★ Serving Essex County

Start Easy Eagle Development Corporation (SEED)
East Orange ★ Serving North Jersey

St. Matthew Neighborhood Improvement Development Association
East Orange ★ Serving Cities of Orange & East Orange

Tri-City Peoples Corporation
Newark ★ Serving Cities of Newark, East Orange and Irvington

Unified Vailsburg Services Organization (UVSO)
Newark ★ Serving Vailsburg Neighborhood of Newark

Union Chapel Community Development Corporation
Newark ★ Serving South Ward of Newark

Gloucester County

Center for Family Services
Glassboro ★ Serving Gloucester and Camden Counties

Gloucester County Habitat for Humanity
Pitman ★ Serving Gloucester County

Paulsboro Community Development Center, Inc.
Paulsboro ★ Serving Gloucester, Salem & Cumberland Counties

Hudson County

Fairmount Housing Corporation
Jersey City ★ Serving Hudson County

Jersey City Episcopal Community Development Corporation
Jersey City ★ Serving City of Jersey City and Hudson County

Jersey City Housing Authority
Jersey City ★ Serving City of Jersey City

Monticello Community Development Corporation
Jersey City ★ Serving Monticello Avenue Neighborhood of Jersey City

North Hudson Community Action Corporation
West New York ★ Serving North Jersey

St Joseph's Home/York Street Project
Jersey City ★ Serving City of Jersey City

Urban League Affordable Housing and Community Development Corporation
Jersey City ★ Serving Hudson County

Volunteers of America Greater New York
New York ★ Serving North Jersey

WomenRising, Inc.
Jersey City ★ Serving Hudson County

APPENDICES

Hunterdon County

Arc of Hunterdon County
Flemington * Serving Hunterdon County

Mercer County

Allies Inc.
Hamilton * Serving State of New Jersey

Architects Housing Co., Inc.
Trenton * Serving Mercer County

Catholic Charities, Diocese of Trenton
Trenton * Serving Mercer, Monmouth, Burlington and
Ocean Counties

CityWorks
Trenton * Serving State of New Jersey

Concerned Pastors of Metropolitan Trenton
Trenton * Serving City of Trenton

Habitat for Humanity, Trenton Area
Trenton * Serving Mercer County

HomeFront
Lawrenceville * Serving Central Jersey

Isles, Inc.
Trenton * Serving Central Jersey

Princeton Community Housing Inc.
Princeton * Serving Princeton

Project Freedom, Inc.
Robbinsville * Serving State of New Jersey

SERV Behavioral Health
Ewing * Serving State of New Jersey

Middlesex County

Arc of Middlesex County
North Brunswick * Serving Middlesex County

Cathedral Community Development Corporation
Perth Amboy * Serving City of Perth Amboy

Catholic Charities, Diocese of Metuchen
Perth Amboy * Serving Middlesex, Somerset, Hunterdon
& Warren Counties

East Brunswick Community Housing Corporation
East Brunswick * Serving City of East Brunswick

Ebenezer Community and Economic Development
Corporation
New Brunswick * Serving City of New Brunswick

Making It Possible to End Homelessness (MIPH)
New Brunswick * Serving Central Jersey

Plainsboro Non-Profit Housing Corporation
Princeton * Serving Plainsboro

Triple C Housing, Inc.
Monmouth Junction * Serving Middlesex and Ocean
Counties

Monmouth County

Affordable Housing Alliance
Eatontown * Serving State of New Jersey

Coastal Habitat for Humanity
Spring Lake Heights * Serving Southern Monmouth
County

Collaborative Support Program of NJ
Freehold * Serving State of New Jersey

HABcore, Inc.
Red Bank * Serving Monmouth County

Habitat for Humanity of Northeast Monmouth
County
Long Branch * Serving Monmouth County

Homes Now, Inc.
Brick * Serving Monmouth and Ocean Counties

Interfaith Neighbors, Inc.
Asbury Park * Serving Monmouth County

New Creations in Christ
Lincroft * Serving Monmouth County

Western Monmouth Habitat for Humanity, Inc.
Freehold * Serving Western Monmouth County

continued

Morris County

Community Hope Inc.
Parsippany * Serving Morris, Somerset, Sussex and Warren Counties

NewBridge Services, Inc.
Flanders * Serving Morris and Passaic Counties

Homeless Solutions, Inc.
Morristown * Serving Morris County

Housing Partnership for Morris County
Dover * Serving North Jersey

Madison Affordable Housing Corporation
Madison * Serving Morris County

Morris Habitat for Humanity, Inc.
Morristown * Serving Morris County

Morristown Neighborhood House Association, Inc.
Morristown * Serving Morristown

Rose House
Morris Plains * Serving North Jersey

United Cerebral Palsy of Northern, Central, & Southern NJ
Chester * Serving Sate of New Jersey

Ocean County

Homes For All
Toms River * Serving Ocean County

Ocean Community Economic Action Now (O.C.E.A.N., Inc.)
Toms River * Serving Ocean and Monmouth Counties

Passaic County

Community Options, Inc.
Wayne * Serving Passaic, Bergen, Morris, Warren & Sussex Counties

New Jersey Community Development Corporation (NJCDC)
Paterson* Serving City of Paterson & Passaic County

Paterson Habitat for Humanity
Paterson * Serving Passaic County

Paterson Housing Authority
Paterson * Serving City of Paterson

Saint Paul's Community Development Corporation
Paterson * Serving City of Paterson & Passaic County

Upper Monroe Street Improvement Corporation
Passaic * Serving City of Passaic

Somerset County

Alternatives, Inc.
Raritan * Serving Central Jersey

Somerset Home for Temporarily Displaced Children
Bridgewater * Serving Central Jersey

Union County

Arc of Union County
Raritan * Serving Union County

Brand New Day, Inc.
Elizabeth * Serving Elizabethport Neighborhood of Elizabeth, Union and Essex Counties

Church Coalition for New Providence Affordable Housing
New Providence * Serving New Providence

Community Access Unlimited
Elizabeth * Serving State of New Jersey

Elizabeth Coalition to House the Homeless
Elizabeth * Serving Union County

Elizabeth Development Company
Elizabeth * Serving City of Elizabeth

Faith, Bricks and Mortar, Inc.
Plainfield * Serving Union County

Future City, Inc.
Elizabeth * Serving Union County

Homefirst (Interfaith & Family Services)
Plainfield * Serving Union County

Monarch Housing
Cranford * Serving State of New Jersey

APPENDICES

New Jersey Connect
Westfield * Serving State of New Jersey

Plainfield Community Development Corporation,
Inc.
Plainfield * Serving Union and Middlesex Counties

*PROCEED, Inc.
Elizabeth * Serving City of Elizabeth

Westfield Senior Center Housing Corporation
Westfield * Serving State of New Jersey

Warren County

Northwest New Jersey Community Action Program,
Inc. (NORWESCAP)
Phillipsburg * Serving Northwest New Jersey

Associate Members

The Network's associate members are regional or citywide nonprofit community development associations, nonprofit social service agencies that serve low- and moderate-income residents of New Jersey, community development consultants, public agencies, for-profit organizations, or individuals that support the mission and activities of the Network. They are listed here alphabetically.

Anti-Poverty Network of New Jersey (APN)
Association for Children of New Jersey
Bank of America
Bank of New York Mellon
Camden Community Development Association (CCDA)
Camden County Council on Economic Opportunity
Camden Empowerment Zone Corporation
Civic League of Greater New Brunswick
Coalition for Affordable Housing & the Environment
(CAHE)
Columbia Bank
Conifer Realty
Consumer Credit Counseling Service of New Jersey, Inc.
Concerned Citizens of Long Branch
Corporation for Supportive Housing – New Jersey
Cumberland Empowerment Zone Corporation
Design Idea Group Architecture & Planning, LLC
Doorway to Hope
Equitable Development Consultants LLP
Family Guidance Center
Family Promise
Federal Home Loan Bank of New York
Good Neighborhood Community Development
Homes for New Jersey
HUD Tenants Coalition

Hugo S. Subotovsky Architects
Ingerman Affordable Housing, Inc.
Janus Solutions
JER Hudson Housing Capital
Jersey City Affordable Housing Coalition (JCAHC)
JP Morgan Chase
Karna Gerich Cestero Consulting
Kitchen and Associates
Lakewood Resource and Behavioral Center
Larsen Financial Resources
Leviticus 25:23 Alternative Fund, Inc.
Local Initiatives Support Corporation
Low Income Investment Fund
Lutheran Office of Governmental Ministry
Mercer Alliance to End Homelessness
Mercer Street Friends
Monmouth County Association of Realtors
Monmouth County Coalition for the Homeless
Morris Housing Alliance
National Alliance of Community Economic Development
Associations (NACEDA)
National Housing Institute
National Low Income Housing Coalition
NE New Jersey Legal Services, Community & Economic
Dev. Unit

continued

APPENDICES

NeighborWorks America - Northeast District	Segal Commercial Real Estate
Newark Community Development Network (NCDN)	St. Peter's Angelic Church of God
New Brunswick Tomorrow	Solomon Smith Barney, Inc.
New Jersey Alliance for the Homeless	Solutions to End Poverty Soon (STEPS)
New Jersey Apartment Association	Sovereign Bank
New Jersey Citizen Action	Sun National Bank
New Jersey Community Capital	Supportive Housing Association of New Jersey
New Jersey Community Development Association	Susan Lenz Enterprises, Ltd
New Jersey Economic Development Authority	Susquehanna Patriot Bank
New Jersey Institute for Social Justice	T. Cohen & Associates, Inc.
New Jersey Housing Mortgage Finance Agency	TD Bank
New Jersey Policy Perspective	Telesis Corporation
New Jersey Statewide Independent Living Council	The Baldo Group
New Labor	The Community Preservation Corporation
NW Finance Group	The Doe Fund
Paterson Alliance	The Fund for New Jersey
Piazza & Associates	The Enterprise Foundation
PNC Bank	The Metro Company, LLC
PSE&G	The New Jersey Self Advocacy Project
Quaker Capital, LP	The Reinvestment Fund
Quality Management Associates, Inc.	Triad Associates
R.B. Consulting, LLC	Union County Savings Bank
Regency Development Company, LLC	Unitarian Church Racial Justice Taskforce
Resources at Work	United Roosevelt Savings Bank
Reznick, Fedder & Silverman	United Way of Greater Mercer
Roma Bank	United Way of Morris County
Roselle Savings Bank	Valley National Bank
RPM Development Group	Wachovia Bank (A Wells Fargo Company)
Save Our Waterfront	

Individual Members

Stuart Bressler
Joseph Buga
Anthony Buonpane
Philip Caton
Thurmon Cohen
Edgar Collado
James Cordingley
Vito Gallo
Jonathan Gershen

Mary Lee Gilmore
Randall Gottesman
Jacque Haley
Keith Henderson
Liz Janota
David Kinsey
Anne LaBate
Martha Lamar
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- Verizon
- Wachovia/Wells Fargo

We are also indebted to our Executive Board and staff for their ongoing support and good ideas. The Network's Executive Board is made up of representatives from community-based organizations across the state, key private-sector partners, and dedicated individuals.

Executive Board

Raymond Ocasio, President

La Casa de Don Pedro, Inc.

Barbara Dunn, Vice President

Paterson Habitat for Humanity

Donna Turner, Treasurer

Affordable Homes of Millville Ecumenical (AHOME)

John Restrepo, Secretary

Jersey City Episcopal Community Development Corporation

Donna Rose Blaze, At-Large

Affordable Housing Alliance

Elizabeth Clifford, At-Large

Camden Lutheran Housing Corporation

Rhonda Coe, Associate

R.B. Coe Consulting, LLC

Etta Denk, Associate

Bank of America

Timothy Doherty, At-Large

Project Freedom, Inc.

Elizabeth Hall, At-Large

Homeless Solutions Inc

Curtis Johnson, At-Large

Diocesan Housing Services Corporation, Diocese of Camden

Martha Lewin, Emeritus

Alan Mallach, Associate

Brookings Institution

Connie Mercer, At-Large

HomeFront

Rhoda Miller, Associate

Metro Company

Bridget Phifer, At-Large

Parkside Business & Community in Partnership

John Schmidt, At-Large

Tri-County Community Action Partnership

Annemarie Uebbing, Associate

Community Preservation Corporation, NJ

Staff

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Felicia Fletcher, Administrative Assistant

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James Thompson, Field Organizer

Building From the Ground Up: 20 Years of Community Economic Development in New Jersey was written by Martha Lewin, Paige Carlson Heim, Diane Sterner, and Alan Mallach.

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Housing and
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