



# THRIVING CITIES

A New Urban Agenda

Housing and  
Community  
Development



Network of New Jersey

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*Cities have the capability  
of providing something  
for everybody, only because,  
and only when, they are  
created by everybody.”*

– Jane Jacobs



## Cities are at the heart of the American Dream.

They have been the first place generations of Americans have called home, and they continue to attract new residents as people come to our shores seeking the promise enshrined on the Statue of Liberty. Cities bring together disparate groups of people, often in close quarters. People get to know their neighbors and become part of a community. In this important way, cities hold tremendous promise to meld cultural, ethnic and religious differences. They are increasingly attractive places for millennials and seniors to live, as both generations of younger and older folks want to drive less and walk more. After decades of social and market forces encouraged the development of suburban communities over the past 50 years, cities are making a roaring comeback across the country, and especially here in New Jersey.

For this moment to be fully realized, New Jersey needs to do more to nurture and support this renewed interest in our urban areas. As Jane Jacobs observed, only by making sure these changes reflect the needs and desires of all the residents who live there can our cities reach their full potential as drivers of broad prosperity.

In New Jersey, that requires changing course because for nearly a decade state policy moved in the wrong direction. New Jersey's failure to make the public investment needed for real, grassroots, community development left matters to the market — and the market alone isn't enough. Our foreclosure crisis continues to be an albatross around the necks of neighborhoods and residents in some of the same places that now witness shiny new, market-rate developments. We can and must do better to include the long-term residents of neighborhoods undergoing rapid change in the decision making that dramatically affects their homes. For that to happen, New Jersey's local and state leaders need to enact policies so that everyone has a seat at the table — and provide the financial resources it takes for those policies to work.

In anticipation of new state leadership, our Network launched the “Build A Thriving New Jersey” campaign to mobilize support for the proven strategies and the resources our state

needs to put our housing market back on track. Our economy cannot fully recover unless people across our state can afford to call New Jersey home, and they cannot do that unless cities are part of the solution. As an association of community developers working in many of these places, along with public officials, private lenders, and others during challenging times, we are strongly committed to our neighborhoods, cities, and state succeeding.

For the past year, Housing and Community Development Network of New Jersey members and key partners have worked together to craft a series of comprehensive and interdependent policy recommendations to encourage investment in the places where the market has not yet reached, and preserve the ability of long-term residents to avoid displacement where new investment is bringing change. To assess what New Jersey's leaders should do, we worked from a series of recommendations originally proposed by our Network before the Great Recession. We revised them to meet current conditions, and vetted them with community leaders in dozens of meetings in nearly every county in the state. Our staff worked with an exceptional Advisory Committee to analyze and address the feedback from those meetings, and reshape our suggestions to reflect the majority of opinions.

We recognize that this resulted in many recommendations, reflecting the interconnectedness of problems — and solutions. There is no single answer, nor are there two, or three, or four. Only a comprehensive set of plans will get the job done. Our Network and its members may have more expertise or capacity to contribute on some than on others, and, simultaneously, there may be varying degrees of interest and potential for additional recommendations. We worked to create areas of opportunity and include practical options that resonate with a specific geography or constituency.

We are enormously grateful to our colleagues who labored to put this report together. Even more so, we are grateful to the community development practitioners, public officials, health experts, tenant leaders, private lenders, neighborhood association volunteers, entrepreneurs, and all of those who are working and living in our cities. They are the ones who hold the idea of their city close, and are best positioned to make their communities be economic engines that push us all forward.

**PRIORITY AREAS**  
*and*  
**RECOMMENDATIONS**



## *Economic Growth and Workforce Development*

Open the front door of a good place to live and you're sure to find someone who has a good job — one that pays enough so families don't have to struggle to make ends meet. That's no coincidence. Creating good jobs is a core requirement for growing the economy. That means paying a livable wage is an absolute necessity. There is no substitute for an economic system that values workers and rewards their work; recognizing the inherent dignity and connectedness that comes from people paying their own way and saving to build a future. Jobs don't just appear, however. A multi-pronged commitment to policies that invest in growth and clear the way for progress is essential. New Jersey needs to:

- Strengthen support for economic development projects by increasing the Neighborhood Revitalization Tax Credit Program (NRTC) to \$30 million. The NRTC has a proven track record of lifting up neighborhoods by engaging long-term residents in planning processes and development opportunities. NRTC creates thriving neighborhoods and by expanding the program more places and people can benefit from the thousands of homes and jobs, as well as schools, community gardens and other improvements that result.
- Restructure and expand state-level programs for economic incentives and development. Development tools such as Urban Enterprise Zones and the NJ Urban Fund encourage redevelopment that provides employment opportunities and needed services in neighborhoods where many residents have income too low to get by.
- Provide funding and technical assistance to help local governments develop targeted economic growth strategies and enhance their ability to stabilize the tax base.
- Support Business Improvement Districts and commercial corridor incentives.
- Require Community Benefits Agreements tailored to local needs for major redevelopment projects receiving state or municipal support. These agreements should include the requirement to hire local residents and make affordable homes an explicit part of any project.
- Encourage adoption of municipal ordinances and local preference in contracting that give residents and small business in the community priority for jobs and contracts.
- Identify new strategies to integrate One-Stop Career Center activities and workforce providers into a more effective recruitment/job placement system to connect local residents with employers and jobs.
- Support increasing wages for workers earning the least, by raising the minimum wage, creating a living wage and reducing housing costs, so New Jerseyans can afford a good place to live.
- Encourage small business startups, including micro-businesses, worker co-ops and local entrepreneurs.





## *Optimizing Housing Production to Make Cities More Affordable*

Our urban centers are increasingly sought-after places to live because they offer numerous amenities (chief among them: density, transportation, and access to cultural and social offerings) and slightly more affordable homes for people at the higher end of the income spectrum. As new people take interest in urban centers, long-term residents often are squeezed out. Policies are needed so people who have lived through multiple cycles of disinvestment and decay benefit from the current economic boom, even as these areas make way for new residents. New Jersey needs to:

- Enact municipal inclusionary zoning ordinances that require all market-rate developments to be set aside 20% as affordable homes.
- Adopt policies that reduce displacement. Development must be for all income levels, involving such concepts as property tax freezes or deferrals program. Boston and Philadelphia are examples of places where good things are taking place along these lines, including freezing property taxes for long term residents, limiting property taxes to a portion of income and addressing other ways to keep homes affordable for current residents.
- Support full funding for the NJ Affordable Housing Trust Fund, replenish the Special Needs Housing Trust Fund, and restore the Urban Housing Fund (established in 2008 as part of landmark housing legislation), to make critical resources available for neighborhood level development.
- Use the Qualified Allocation Plan to incentivize smaller developments, including infill housing and scattered site development within a municipality.
- Create a comprehensive state housing plan annual report, with annual goals and reporting mechanisms that show how these goals are being met in communities around the state.
- Implement an affordable rental home preservation strategy to link targeted code enforcement, nuisance abatement, receivership and home repair assistance. Preserving homes that are affordable because of market conditions is essential so long-term residents can stay in the communities they call home, inclusive of seniors aging in place.
- Foster alternative ownership models on a broader scale, including land trusts and sweat-equity, to ensure more long-term affordability. In Vermont, for example, all publicly subsidized home ownership development is part of a land trust.
- Enact tax credit opportunities, including those for developers to construct mixed-income homes, including 50% of which should be affordable.
- Partner with stakeholders to incentivize employer-assisted housing for workers with lower incomes.
- Improve flexibility of state supported homeownership opportunities, like HMFA's CHOICE program, to allow for smaller scale developments.
- Help local HOME program administrators to work with mortgage lenders to resolve concerns about deed restrictions and combined loan to value ratios, in order to increase production of homeownership housing.



## ***Healthier Homes in Healthier Communities***

How and where people live are key determinants of health, and the data clearly show that healthier communities benefit residents who live there. According to research by the Robert Wood Johnson Foundation, the impact is stark: “While a person born in Princeton can expect to live 87 years, his or her neighbor in Trenton has a life expectancy of 73 years — a staggering 14- year age gap across only a dozen miles.” We can take proactive steps to make sure communities are healthier — raising the quality of life and improving health for all residents. New Jersey needs to:

- Ensure all homes are free from lead, mold, and other toxic or harmful products by requiring municipalities to conduct lead paint inspections in one- and two-family rentals or home sales and encouraging them to address other hazards and toxins in the home.
- Streamline access to healthy homes by providing robust state funding for childhood lead poisoning prevention and weatherization; enabling home lead testing and remediation to be conducted at the same as weatherization; including home lead-testing components, with referrals for remediation work, in all publicly-supported home visit programs; and supporting interventions to address other healthy homes challenges, like mold, pests and dangerous structures.
- Expand mobile lead poisoning prevention screening services target the highest concentration of unscreened children more effectively.
- Overcome data-sharing barriers that inhibit better coordination among families, providers and public agencies, so that children, homes and communities can be better served, including

addressing HIPAA concerns at the public school-level and making GIS/hotspot maps available.

- Require landlords of multi-family homes to receive training to adopt 100% smoke-free home policies as part of lease agreements with tenants.
- Support Health Impact Assessments to accompany development projects, with all social determinants of health, including mental health, taken into account, as well as concerns about environmental justice.
- Encourage municipalities to adopt cumulative impact assessments for major developments.
- Work with hospitals and other health-related anchor institutions to create affordable homes and other development opportunities that benefit current residents, as well as potential workers.



## ***Protecting Homebuyer, Homeowner, and Tenant Rights***

Though laws protect homeowners and tenants from unscrupulous practices of banks and landlords, more must be done to protect people from predatory practices and evictions. Keeping people in their homes is good for individual families and the overall economy. New Jersey needs to:

- End tenant blacklisting. Landlords should not be able to ban former tenants from living elsewhere because of unpaid rent that resulted from persisting unaddressed problems.
- Prohibit credit scores from being used against rental applicants who seek deed restricted affordable homes.
- Strengthen and rigorously enforce New Jerseys

Tenant Bill of Rights and state laws against discrimination, to end sexual harassment and ethnic and religious discrimination; provide outreach, education and training to members and the public to combat harassment and discrimination.

- Create and fund a statewide legal assistance program, similar to those in effect in New York City and Newark, to provide legal representation to New Jerseyans working for low pay who face eviction, since under existing law a tenant does not have the right to counsel.
- Include healthy homes issues, like mold, lead, and pests, in tenant-landlord mediation so tenants are not harmed by raising concerns about their living conditions.



## *Ending the Foreclosure Crisis*

Unlike many states, New Jersey is stubbornly in the midst of a decade-long foreclosure crisis. More foreclosures take place here per year than in any other state. Failing to address this crisis hampers our housing market, and disproportionately harms urban areas and communities of color. Providing counseling for potential and current homeowners on mortgage payment options can greatly decrease the likelihood of default. New Jersey needs to:

- Adopt a Foreclosure Prevention and Neighborhood Stabilization Revolving Trust Fund funded by a surcharge on each foreclosure in the state for nonprofits to maintain or expand their foreclosure prevention programs.
- Enact protections for neighborhoods surrounding areas of high foreclosure rates, including holding creditors responsible for the interior of a vacant building.

- Enable municipalities to create land banks, which function well in other states, to facilitate moving problem properties into productive use.
- Create a Residential Foreclosure Transformation program that allows for the purchase of vacant and foreclosed residential properties from institutional lenders and dedicates them for occupancy as affordable homes. This should include state agencies, like NJ Housing & Mortgage Finance Agency (NJHMFA), and nonprofits and could be supported by providing funding through Community Development Financial Institutions (CDFIs).
- Have the state be an active advocate for CDFI bulk purchases of FHA loans to foster neighborhood stabilization and restoring problem properties.
- Make information more widely available by requiring foreclosure complaint servicers to explain all possible assistance available to help homeowners avoid foreclosure and make sure tenants know their rights to stay in their home even in when the landlord faces foreclosure.
- Fully fund high-quality services to support HUD-certified housing counseling.
- Enforce existing local foreclosure registration requirements.







## ***Redevelopment and Neighborhood Revitalization***

Urban development doesn't just happen. Incentives are needed, and the process should be simplified, and at the same time protect long-term residents from displacement. New Jersey needs to:

- Foster investment in and expanding the NRTC, as previously noted, and make the program more flexible and responsive to community needs.
- Amend the Local Redevelopment and Housing Law to better define conditions under which redevelopment powers can be exercised, including the power of eminent domain.
- Require one-to-one replacement of affordable units lost through redevelopment of public housing and other affordable developments, along with a 20% set-aside in redevelopment areas.
- Increase relocation assistance and compensation for displaced residents— unchanged since its creation in 1972 — and index it for inflation; provide counseling services for residents facing relocation.
- Promote mechanisms to pool underutilized downtown properties for reuse. Municipalities should be authorized to tax such properties on the basis of maximum utilization.
- Provide resources to implement the tools of the Abandoned Properties Rehabilitation Act and additional technical assistance to local governments and nonprofits to secure large-scale land assembly and housing preservation.
- Make the state's brownfields remediation and reuse program more flexible and responsive, including faster financial support for these efforts.

- Enhance coordination among state agencies and other stakeholders to leverage public and private investment in communities, and to maximize existing and emerging tools like the NRTC, APRA and Opportunity Zones.
- Encourage the creation of community schools and giving additional resources to the School Development Authority for cost-effective school construction that requires a joint city/school district school-siting process.
- Improve the state school construction program to enable greater cost-effectiveness and productivity, including allowing private/public partnerships as a mechanism to build schools at lower cost to the public.
- Give priority to supporting community schools that combine and leverage school and community facilities and facilitate smaller classes.
- Provide quality education for K-12 students and expand opportunities to make community college affordable so all New Jersey residents can compete and thrive.



## ***Land Use, Infrastructure, and the Environment***

A good place to live requires much more than four walls and a roof. Infrastructure modernization and other related changes are needed to establish clean and healthy communities that use land wisely and preserve the environment. New Jersey needs to:

- Create state-funded incentives for municipalities to provide zoning districts in which multi-family and mixed use development that include at least 20% affordable homes is permitted without need for discretionary local approvals.

- Expand the role for CDCs, the nonprofit sector and long-term residents in neighborhood-level economic development by changing the Municipal Land Use Law to require community engagement in the municipal planning process.
- Craft formal advisory standards for municipal planning agencies and offer incentives to help municipalities integrate urban design standards into land-use planning and require regular training and certification of people who serve on zoning and planning boards.
- Dedicate a pool of funding for Green Acres to incentivize neighborhood parks to be included in developments with affordable homes.
- Provide state incentives to cities to develop and implement energy efficiency and environmental preservation strategies in collaboration with other stakeholders.
- Prioritize state infrastructure funding for urban areas with critical needs, including aging pipes and sewer systems.

- Give the state Division of Local Government Services the resources needed to be a support information system for strong local government capacity, including data storage and analysis.
- Allow municipalities to impose additional fees and taxes to raise local revenue.
- Encourage municipalities to adopt proven processes that incorporate greater public input into municipal budgeting and increase residents' capacity to participate in community planning and setting priorities. Plainfield, for example, has a successful participatory budgeting process for residents.
- Expand and restore voting rights, especially for residents, and constituencies and communities that are historically disenfranchised.
- Increase youth engagement in communities, through voting rights as well as opportunities to participate in community governance and other tools to encourage young people to stay involved in their neighborhoods.
- Support and train local governments to better use technology to support efficiency, including GIS, social media, minimum website postings, as well as expand online availability of elected and public officials, including email access.
- Restore capacity-building financial and technical support for nonprofit developers, akin to the successful but now defunct Office of Housing Advocacy, which operated through the state Department of Community Affairs for many years. This investment in CDCs and other nonprofits provides crucial upfront resources that allow them to maximize housing and community development opportunities.



### ***Increasing Government and Civic Leadership Capacity***

Government itself is a resource that must perform efficiently in the face of 21st century challenges. Leaders at the state level need to encourage better facilitation among departments and agencies to ensure intergovernmental communication, improved collaboration and increased efficiency at every level. New Jersey needs to:

- Provide resources for appropriate training and capacity assessment support for newly elected officials.



## *Public Safety and Crime Prevention*

All communities need to be safe if people are to realize their full potential. Crime has more victims than those directly hurt because it creates perceptions that work against encouraging a thriving local housing market and economy. New Jersey needs to:

- Provide robust guidance to planners in order to adopt and implement resident-led Crime Prevention Through Environmental Design strategies
- Use tools and secure funding to address, and — if needed — demolish, abandoned/problem properties.
- Enhance support for community policing and create local mechanisms for community oversight of police forces.
- Encourage alternatives to incarceration for non-violent offenders, such as community service, restitution, mental health courts, and electronic monitoring.
- Expand employment opportunities for re-entering ex-offenders, with more incentives provided to employers.
- Provide resources to communities to incorporate collective impact models that bring together law enforcement, public agencies, community organizations, and educators to work together.
- Preserve the legal rights of all residents of our communities and support efforts to protect immigrants.



## *Ending Homelessness*

Homelessness is the polar opposite of what a thriving life is all about. It remains a scourge that must be ended if all New Jerseyans are to fully participate in economic and civic life. Everyone should have the opportunity of a place to call home and no one should be experiencing homelessness out on the streets. Greater efforts must be taken to protect its victims and provide pathways to being housed and employed. New Jersey needs to:

- Fully fund supportive services, so all New Jersey residents can live and thrive to their potential, including engaging in the workforce. None of that is possible without a safe place to live and for those who need it—short term or long term supportive services. The state should match housing subsidies with services including case management, linkages to resources, assistance with financial literacy training, and supported employment/education, to expand these opportunities to bring New Jersey housing stability.
- Create a Homelessness Director for the State located in the Governor's Office with the authority to manage decisions across multiple departments to improve efficiency and help streamline delivery of resources.
- Establish the Interagency Council on Homelessness as a permanent entity and support this ongoing team of experts to provide guidance in solving this crisis.
- Change current regulations at the Department of Health in order to provide emergency assistance (EA) to NJ residents who state that they are homeless.

- Provide shelter funding based on the actual county homelessness population, not on enrollment in public benefits.
- Create and/or expand comprehensive, county-wide shelter systems with funding from the state that offer safety and start the process toward ending an individual or family’s homelessness.
- Increase support for the State Rental Assistance Program to at least \$75 million per year to meet existing need.
- Strengthen County Homelessness Trust Funds by permitting up to a \$7 increase in the surcharge on document recording fees.
- Change eligibility for General Assistance to remove the lifetime ban for those convicted of drug distribution.

- Develop reverse commuting initiatives to facilitate access to suburban jobs for urban workers and encourage quality, high-paying employment opportunities in transportation positions for residents.



### ***Revenue Reform to Promote Needed Public Investment***

To make sure every family has the opportunity to thrive, revenue policy must be equitable and sufficient to promote the full range of public needs. New Jersey needs to:

- Consider enacting “anti-speculation” legislation that would increase the realty transfer tax on properties sold two or more times in a short period of time, and use the new funds to support the Affordable Housing Trust Fund or other dedicated revenue sources.
- Incentivize tax policies to promote conversion of surface parking lots so more property can be put to its best use.
- Examine the feasibility requiring payments in lieu of taxes [PILOTs] and services in lieu of taxes [SILOTs] or other revenue-generating options from tax-exempt organizations or properties and address inequity between municipal, school and other tax-collecting entities when PILOTs are used.
- Give municipalities the authority to tax under-utilized properties at maximum utilization of site.



### ***Access to Reliable Transportation***

Getting to and from work and meeting other transportation needs in all communities is essential for supporting economic growth, and public investment should be equal to the task of meeting this goal. New Jersey needs to:

- Upgrade bus, rail, and light rail line routes and support a strategically integrated transit system.
- Examine expanding Bus Rapid Transit corridors, along the lines of what has produced good results in Los Angeles.
- Provide incentives for mixed-use developments along with streamlined approvals for transit villages, requiring 20% inclusionary zoning for affordable homes along present and future transit routes.



## *Natural Disaster and Emergency Preparedness*

Disasters and, increasingly, unnamed weather events that cause unexpected damage like nuisance flooding, are becoming a more frequent reality in New Jersey. With thousands still out of their homes from Superstorm Sandy in 2012, a vulnerable infrastructure, and a flood-prone landscape, New Jersey must reinforce existing local recovery networks and provide capacity to experienced community groups to mitigate the impact of coming storms. New Jersey needs to:

- Ensure that every city has an updated plan for disasters and emergencies and use existing networks, like housing counselors, to reach families to make their own emergency plans.
- Fully implement and support Code Blue emergency warming centers during extreme cold and adopt Code Red cooling centers for periods of extreme heat.
- Support local disaster management recovery efforts using in-state, community based organizations through the Housing Recovery Resource Center model and the New Jersey Voluntary Organizations Active in Disaster model. These efforts focus on coordination and collaboration with local government and community leaders in disaster recovery and response so proximity, culture, and local connections are included in decision-making.
- Incentivize local mass communication systems to reach residents through texts or radio, available on an opt-out basis instead of the current opt-in process. This would help make residents are aware of resources for first aid, non-perishable foods, water, batteries, prescriptions, reporting gas leaks, transportation, insurance, and electricity.
- Encourage and support the use and preservation of green infrastructure, such as canal flood control, constructed wetlands, canal bridges, and canals to address back-bay flooding.





## Conclusion

Having a good place to live is so tightly woven into the fabric of the American Dream, and that dream has become so unraveled for so many of us, that only a concerted effort on many fronts can restore what too many have lost — and create what too many others have never had.

New Jersey's cities are an especially opportune target for what is being done, and what still needs to happen. Numerous revitalization efforts are succeeding; many more need to be undertaken. Investment in cities presents opportunities and challenges to make sure everyone is helped, not just those who often benefit from gentrification that displaces residents who struggle to make ends meet.

A New Urban Agenda recognizes the crucial role cities play in the livelihood of the entire state. The policies that make up the Agenda reflect the magnitude of changes needed for all communities to thrive. A New Urban Agenda respects, rather than wishes away, the interconnectedness of problems and needs — and of solutions — that must be taken into account.

When all these disparate dots are connected, when all the steps laid out here are taken, the result will be so much more than a roof over everyone's heads. If ever the whole could be greater than the sum of its parts, this is the issue, and this is the time.




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### *Appendix A:*

- *The Uncomfortable Truth: Racism, Injustice, and Poverty in New Jersey, Anti-Poverty Network of New Jersey*
- *Report of the Housing Transition Advisory Committee*
- *Report of the Labor and Workforce Development Transition Advisory Committee*
- *Report of the Urban and Regional Growth Transition Advisory Committee*
- *Designing Urban Policy for a Thriving New Jersey, New Jersey Urban Mayors Association*
- *HCDNNJ: New Jersey and Its Cities*

# *Special Thanks to the Advisory Committee*

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Leslie Anderson & Kim Avant-Babb | New Jersey Redevelopment Authority

Michellene Davis & DeAnna Minus-Vincent | RWJBarnabas Health

Joseph Della Fave | Ironbound Community Corporation

Barbara George Johnson | The John S. Watson Institute  
for Public Policy of Thomas Edison State University

Lynne Liotino | Solutions to End Poverty Soon

Maria T Maio-Messano | U.S. Department of Housing and Urban Development, Newark Area Office

Mike McNeil | Chair, Housing Committee, State Council of NJ-NAACP Chapters

Wayne Meyer & Peter Grof | New Jersey Community Capital

Shoshanna Page | New Jersey Urban Mayor's Association

John Restrepo | Director of Real Estate Development | Garden State  
Episcopal CDC, & Chair, HCDNNJ Board of Directors

*HCDNNJ Staff:* Staci Berger, President & CEO | Sharon Barker, Vice President & COO

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*145 West Hanover Street | Trenton, NJ 08618*

*P (609) 393-3752 | F (609) 393-9016*

*info@hcdnnj.org*

**HCDNNJ.ORG**

