Community Lending & Investment Corporation of Jersey City (CLIC) is an incorporated subsidiary of the Jersey City Economic Development Corporation dedicated to supporting small businesses and individual entrepreneurs by providing technical assistance and access to loans.

CLIC can help you if …

- You own, or plan to own, a business in Jersey City.
- You plan to relocate your business to Jersey City.
- You have found it difficult to obtain traditional credit.

UEZ Customized Employee Training Programs:

- Women Rising Hospitality Program
- Training Programs:
  - SBDC
  - Rising Tide Capital
  - Jersey City Employment & Training Apprentice Program
  - Customer Service Skills Center
  - Jersey City Construction Apprentice Program
- Monticello Main Street Program
- Police Program

For more programs and links to state agencies, check us out on the web: www.jcedc.org

JERSEY CITY REDEVELOPMENT AGENCY

Web: www.thejcra.org
30 Montgomery Street, 9th Floor, Jersey City, New Jersey 07302
Main: (201) 547-5810/ Fax: (201) 547-4876

Originally established pursuant to law N.J.S.A. 40:55C-1 et seq., the Jersey City Redevelopment Agency now operates pursuant to N.J.S.A. 40A:12-11, which permits a municipality, by ordinance, to acquire real property for use in conformity with both the zoning ordinance and master plan of the municipality.

JERSEY CITY EMPLOYMENT AND TRAINING

Web: www.jcetonline.org
895 Bergen Avenue, Jersey City, NJ 07306
(201) 793-6100

The JCETP is a non-profit agency mandated by The Workforce Investment Act (WIA) that was signed into law on August 8, 1998. The WIA requires an individual to receive employment related services by visiting one location and having his/her needs serviced at one site. Any JCETP WIA member can access Core or Intensives Services, however, there are economic criteria for consideration for training-related services.

DEPARTMENT OF HEALTH AND HUMAN SERVICES

201 Cornelison Avenue, Jersey City, New Jersey 07304
(201) 547-6800
Fax: (201) 547-6816

The Department of Health and Human Services is dedicated to providing health services, social support systems and celebrating the cultural diversity of residents through many of its programs. The staff serves as public advocates for adults, children and families. Other services include Health Education, Mandated Environment, and Public Health Core Activities, Senior Affairs and Senior Nutrition Programs, Jersey City Alliance to Combat Drug and Alcohol Abuse, Cultural Programs and Festivals.

Mayor's Wellness Program
The Jersey City Wellness Discount Program was established to provide a way to reduce medical costs. This FREE program is open to ALL residents of Jersey City and the State of New Jersey. There are no age or income requirements. This Discount Program is not insurance. For further information about the program, visit www.jerseycitynj.gov or call 201-547-4900.

The Jersey City Wellness Discount Program includes discounts on the following:
Prescription Drugs, prescriptions for your pets, hearing exams & hearing aids, vision exams, eyeglasses, contact lenses & Lasik eye surgery, dental care, diabetic supplies, and much more!

Women, Infants and Children (WIC) Program
The WIC program provides Federal grants to States for supplemental foods, health care referrals and nutrition education for low-income pregnant, breastfeeding and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

Some of the services include:
Children's Health Conference Clinic (Immunizations)
The CHC provides a variety of services for children up to 5 years of age who are uninsured, limited well baby clinic immunizations from birth to 5 years by a physician, immunizations to children from 6 years to 18 years by team of registered nurses audit all day care centers and schools within Jersey City for compliance with immunization schedules.

Clinic Schedule

201 Cornelison Avenue, 1st Floor, Jersey City

Immunizations Only (Walk-ins)
12:30pm - 2:30pm / Mondays through Fridays

School Clinic (6-18 years)
Walk-ins & by appointment
12:30pm - 2:30pm / Wednesdays through Fridays

Well Baby Clinic
Walk-ins & by appointment
8:30am - 10:30am / Mondays, Tuesdays & Thursdays
Tel: (201) 547-5258/4577

Preventive Medicine Clinic *(with proof of residency)*
9:00am to 10:00am & 1:00pm to 2:00pm / Mondays, Wednesdays and Fridays
The clinic provides Pre- and Post-HIV Testing Counseling as well as free testing and free treatment for Sexually Transmitted Diseases (STD).
Tel: (201) 547-5535

DIVISION OF SENIOR AFFAIRS

201 Cornelison Ave, Jersey City, NJ 07304
(201) 547-4777/4361

The Division of Senior Affairs is a multifaceted program with many services and programs for all the senior citizens in Jersey City. Following are just some of the programs offered by the Division: **information and assistance to seniors, free movies, buses for shopping, senior citizens farmer's market vouchers, health fairs, health screenings, and flu shots, home delivered meals, lunch sites, outreach to senior organizations, and much more.**

For more information on any of the Division's programs and services, contact Carol Pasquale, Marilyn Moore, or Jerry Madden at (201) 547-4361 or (201) 547-4777.

OFFICE OF VETERANS AFFAIRS

City Hall, 280 Grove St., Rm. B-2 - Jersey City, NJ 07302
(201) 547-4919
Fax: (201) 547-6593

The Office of Veterans Affairs assists veterans in obtaining benefits, which are due, such as educational benefits, spousal benefits, Insurance Information, and much more.

To learn more about what Jersey City has to offer log onto:
www.jerseycitynj.gov

JERSEY CITY: NEW JERSEY'S PREMIER DESTINATION

Your JERSEY CITY RESOURCE GUIDE

Jersey City Economic Development Corporation

www.jerseycitynj.gov

JERSEY CITY

RESOURCE GUIDE

MAYOR JERRAMIAH T. HEALY
THE JERSEY CITY MUNICIPAL COUNCIL

Jersey City Economic Development Corporation

Paid for by the Jersey City Urban Enterprise Zone

Your JERSEY CITY RESOURCE GUIDE

CITY OF
JERSEY CITY

JERRAMIAH T. HEALY
MAYOR

CITY HALL
JERSEY CITY, NJ 07302
TEL:(201) 547-5200
FAX:(201) 547-4288

Dear Resident,

Even though times are tough right now, it's nice to know that there are City services designed to help you and your family. This brochure is a handy reference guide to assist you in the current economic climate. Inside you'll find programs designed for first time and low to moderate income homebuyers, information on CDBG Grants, and the benefits you'll receive opening a business or shopping in one of Jersey City's many Urban Enterprise Zones.

My new Wellness Discount Program is free and open to all Jersey City and State of New Jersey residents. It includes discounts on a variety of medical costs, including prescription drugs for both you and your pet, hearing and eye exams, diabetic supplies, and more.

I am committed to providing you with the most up to date information possible on programs that could be of special importance to you or someone you know. Whether it's where to apply for WIC or help in understanding the qualifications for our new Live Where You Work Program, we've included it here, in an easy to read format.

We all know Jersey City is a great place to live and work, and all our economic services are designed to help make it an even better place for you and your family.

Sincerely,

Jerramiah T. Healy
Mayor

OFFICE OF THE MAYOR

Mayor Jerramiah T. Healy
280 Grove Street, Jersey City, New Jersey 07302
(201) 547-5200
Fax: (201) 547-4288

OFFICE OF THE CITY COUNCIL

Council Office
(201) 547-5204
Fax: (201) 547-4678

www.jerseycitynj.gov

DEPARTMENT OF HOUSING, ECONOMIC DEVELOPMENT AND COMMERCE

30 Montgomery Street, Jersey City, New Jersey 07302
(201) 547-5070
Fax: (201) 547-6566

HEDC is responsible for contributing to the public welfare and quality of life by supporting social service providers, enforcing building codes, housing codes, rent and tenant laws, and issuing licenses to businesses.

DIVISION OF COMMUNITY DEVELOPMENT

30 Montgomery Street, Rm 404, Jersey City, NJ 07302
(201) 547-6910/5916
Fax: (201) 547-4747 or 547-5104

The Division of Community Development develops housing, rehabilitates housing and public facilities and delivers services by contracting or collaborating with various public agencies, not-for-profit organizations and for-profit developers.

Community Development is also responsible for administering numerous grants including:

Community Development Block Grants (CDBG)
The CDBG program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. CDBG is an important tool for helping local government tackle serious challenges facing their communities. The CDBG program has made a difference in the lives of millions of people and their communities across the nation.

Emergency Shelter Grants (ESG)
The Emergency Shelter Grants program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

Housing Opportunities for Persons with AIDS Program (HOPWA)
The HOPWA program was established by HUD to address the specific needs of persons living with HIV/AIDS and their families. HOPWA makes grants to local communities, states, and nonprofit organizations for projects that benefit low income persons medically diagnosed with HIV/AIDS and their families.

Homeowner Rebate Program (HORP)
You may be eligible for assistance to correct code violations, repair or replace major systems, weatherize your home or address lead-based paint issues.

- You have not received HORP funds for the past ten years.
- You do not reside in a City subsidized new construction housing unit *(eligible after 10 years of ownership)*.
- You own and occupy a 1-4 Family house in Jersey City *(excludes condominiums)*.
- You meet the SECTION 8 FAMILY SIZE & INCOME ELIGIBILITY CRITERIA.
- Your property taxes, homeowner's insurance and water fees are current.

Live Where You Work (LWYW)
The LWYW program will foster home ownership, create better communities, reduce traffic congestion and spur continuing investment in our city. Whether you work and live in Jersey City already, or you work in Jersey City and would like to live here, this program is open to all occupations in all government, business and non-governmental organizations. Teachers, firefighters, police officers, and nurses are particularly encouraged to apply.

Assistance to First Time Low and Moderate Income Homebuyers:
The Division of Community Development administers the Golden Neighborhoods Homeownership Program, which provides qualifying first time homebuyers with up to $40,000 for down payment assistance and closing costs.

The first time homebuyer must occupy the home as his or her primary residence for at least ten years. This program accepts applications only during specified periods of the year, which are advertised in The Jersey Journal. The order of review of pre-applications is on a first come, first served basis. Minimum requirements include, but are not limited to, the following:

- Must complete a pre-interview form
- Must complete an application
- Must qualify based on family income and size
- Must be credit ready
- Must complete 12 hours of homeownership/credit/budgeting training
- Must purchase a home in Jersey City
- Be a first time homebuyer (not owned a home in the past 3 years)

DIVISION OF ECONOMIC DEVELOPMENT

30 Montgomery Street, 14th Floor, Jersey City, New Jersey 07302
(201) 547-6567
Fax: (201) 547-6566

The Division of Economic Development works to attract commercial, industrial, retail, and residential development to the City of Jersey City.

Some of the Division's current projects are described below:

Clean and Green Program: The Division works with the Neighborhood Improvement Division (NID) in keeping our neighborhoods clean and safe.

Beautification Program: Restores Jersey City's gateways and improve aesthetics citywide through greenery and improved signage.

Sister City Program: Jersey City interacts with 14 of our international Sister Cities through cultural and economic development.

DIVISION OF TENANT / LANDLORD RELATIONS

30 Montgomery Street, Room 415, Jersey City, New Jersey 07302
(201) 547-4714
Fax (201) 547-5803

The Office of Tenant/Landlord Relations assists tenants and landlords in the City to understand their rights and obligations, under New Jersey Tenancy Laws and the Jersey City Rent Leveling Ordinance. The Office mediates tenant/landlord disputes, and adjusts rents in accordance with the Jersey City Rent Leveling Ordinance. Chapter 260 of Jersey City Municipal Code deals with Rent Control.

JERSEY CITY HOUSING AUTHORITY

400 U.S. Highway #1 (Marion Gardens) , Jersey City, New Jersey 07306
(201) 547-6600
Fax (201) 547-8977

The Jersey City Housing Authority (JCHA) works to provide qualified lower income families and senior citizens with affordable housing in safe neighborhoods and to promote economic self-sufficiency for families, continued independent living for senior citizens, and maximum accommodation for persons with disabilities. Two of the programs administered by the JCHA are:

Section 8 Program: The Section 8 Housing Assistance Payment Program is designed to assist eligible low-income families pay their rent. *Note: The Section 8 Program application list is closed.*

Public Housing Program: The Public Housing Program consists of housing units which are owned and operated by the JCHA. Residents of this housing pay 30% of their adjusted gross income to the JCHA as rent.

The JCHA has 11 conventional public housing and 2 affordable housing developments in Jersey City. Two of the public housing developments are designated as elderly/disabled developments (Berry Gardens and Thomas J. Stewart Apartments), and ten are family developments.

JERSEY CITY ECONOMIC DEVELOPMENT CORP.

Web: www.jcedc.org
30 Montgomery Street, Suite 820, Jersey City, New Jersey 07302
(201) 333-7797
Fax (201) 333-9323

The Jersey City Economic Development Corporation (JCEDC), is a private not-for-profit corporation created in 1980 to stimulate industrial and commercial growth in Jersey City. Its mission is to provide leadership that will facilitate business and community development throughout Jersey City.

Some of the assistance provided by JCEDC includes:

Administer the State of N.J. Urban Enterprise Zone (UEZ) program which was created to foster an economic climate that revitalizes designated urban commercial communities and stimulates their growth by encouraging businesses to start and develop private-sector jobs through public and private investment.

Urban Enterprise Zone Benefits (UEZ) for certified businesses:

- Sell certain goods and services at 3.5% Sales Tax - half the normal New Jersey Sales Tax.
- Purchase items related to running your business, tax free.
- Be eligible for corporate tax credits of $500 - $1,500 on new hires from Jersey City.
- Save up to 50% on your company's unemployment insurance tax bill for the first 4 years.
- Take advantage of the Business Improvement Grant and Relocation grants.
- May apply to New Jersey Programs such as the Business Employee Incentive Program and Customized Training for Employees.

The Business Improvement Grant

The program helps local UEZ certified businesses enhance the façade of the storefront with a matching reimbursement grant up to $20,000. The grants will be made to address a combination of the following areas of a building's front exterior:

- Cleaning and painting
- New signage and awnings
- Storefront door and window repairs and replacements
- Exterior wall repairs (including the repair or installation of decorative/design features)
- Security gates (see-through style only)
- Building-mounted street and façade lighting
- Façade code violation eradication
- Other miscellaneous façade improvements