NJRA Mission Statement

Our mission is to provide a unique approach to revitalization efforts in New Jersey’s cities. We develop programs and resources to improve the quality of life by creating value in urban communities.

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A Message from Governor James E. McGreevey

As New Jersey’s communities begin to show their age, redevelopment has become an increasingly important tool to improve our residents’ quality of life. Through redevelopment, we can make our urban communities more convenient, accessible, and enjoyable places to live and work.

Over the last year, we have worked hard to maintain the critical balance between economic development and environmental preservation. We made smart investments in our urban centers and designed new policies that encourage the rebirth of our inner cities. And we aligned the principles of Smart Growth with those of redevelopment, in an effort to create more livable communities - thanks in large part to the efforts of the New Jersey Redevelopment Authority (NJRA).

As the state’s urban-focused redevelopment financing agency, the NJRA is committed to utilizing redevelopment to build a better New Jersey. Through partnerships with state agencies, community-based organizations, developers and businesses, the NJRA offers the financial and technical resources needed to support redevelopment projects and increase economic opportunities in our urban centers, all within the context of Smart Growth.

This year’s annual NJRA report demonstrates how Smart Growth and comprehensive redevelopment have been at work this year, and how they are improving the quality of life for communities such as Irvington, Orange, New Brunswick, Trenton, Millville and Long Branch. It also shows how the state is investing in redevelopment through initiatives such as brownfields remediation, and how state agencies are working together to make redevelopment a reality.

To date, this administration has provided approximately $120 million for brownfields redevelopment projects across the state. The NJ Economic Development Agency and NJ Department of Environmental Protection administer these resources jointly, and with support from many New Jersey agencies, including and especially the NJRA, in 2003, the NJ Economic Development Authority funded 90 projects totaling $8.7 million. Additionally, we have created additional tax incentive programs to support housing and industrial/warehousing land uses on brownfields sites through the Remediation Reimbursement Program, administered jointly by Commerce and Economic Growth Commission and the Department of Treasury. In 2003, the departments executed 43 Remediation Reimbursement Agreements, bringing the total remediation dollars eligible for reimbursement to more than $268 million. Under this program, the largest project to date - the EnCap Meadowlands Redevelopment Project - will have a reimbursable amount of more than $138 million.

As we move forward to address the challenges confronting our State, we will continue to promote statewide planning that strengthens our communities. Working closely with DCA Commissioner and NJRA Chairman Susan Bass Levin and the NJRA, I am confident that we will meet our redevelopment goals and realize our shared vision for New Jersey’s cities. Together, we can build a better New Jersey.

With all good wishes,

James E. McGreevey
Governor

2003 CREATIVE COMMUNITY INVESTMENTS
Dear Friends:

Whether in a city, a suburb or a rural town, we all expect our communities to provide us with an enjoyable quality of life - a community that makes us feel at home. At the Department of Community Affairs (DCA), we offer a multitude of programs and services that are designed to help revitalize New Jersey’s communities.

The New Jersey Redevelopment Authority, part of the DCA family of agencies, offers a comprehensive approach for redevelopment projects that are urban-focused, neighborhood-based and investment-driven. Recognized as a unique one-stop-shop for both financial and technical assistance, the NJRA helps communities realize their redevelopment goals.

I am proud to say that the NJRA experienced some firsts this year. Most notably, we launched the New Jersey Pre-Development Loan Program (NJ-PLP). This innovative new program fills the funding gap often associated with pre-development costs, which can impede redevelopment. It is creative programs like this, along with the NJRA’s existing resources, that stimulate all of the economic development efforts taking place across the state.

The projects highlighted throughout this annual report are a testament of our commitment to create value in our urban neighborhoods. As NJRA Chairman, I envision New Jersey’s cities becoming primary destinations for residents and visitors alike – places where people will want to live, work, shop and raise a family.

Sincerely,

Susan Bass Levin
Commissioner, Department of Community Affairs
NJRA Chairman
A Message from Acting Executive Director Leslie A. Anderson

The past year of 2003 proved to be a challenging year for the NJRA. As an Authority, we examined our current operations to enhance and strengthen our ability to provide financial and technical assistance.

We are able to continue to effectively and creatively invest in New Jersey’s urban neighborhoods. We launched a new initiative, the New Jersey Pre-Development Loan Program, in partnership with Wachovia Bank. The Pre-Development Loan Program is a $5 million working capital fund for pre-development costs associated with redevelopment projects. Two projects showcased in this report demonstrate the value the Fund provides to our communities.

The 2003 Annual Report highlights projects developed using Smart Growth principles. Our investments demonstrate that you can use existing city infrastructure while preserving the historical context of the buildings. Each project is in an area that is both convenient and accessible to the local and surrounding communities. We know the value our cities give to New Jersey's development landscape. The rich history of our cities provides a tremendous legacy that serves as a foundation for development efforts today. Our goal through this Annual Report is show how we blend the past, present and future to encourage redevelopment of our cities.

As Acting Executive Director, I know that even in the face of significant change, the NJRA has maintained its level of commitment to investing in urban New Jersey. I am proud of our accomplishments this year and look forward to the continued investments the NJRA will provide to New Jersey cities.

Sincerely,

Leslie A. Anderson
Acting Executive Director
The New Jersey Redevelopment Authority’s (NJRA) investment in the upcoming Hidden Hills project is expected to complement the ongoing redevelopment taking place in the City of Orange. Urban areas are homes to a diverse group of people, including seniors who add to the social fabric of a community. Hidden Hills, the future home for approximately 95 eligible seniors, will soon be constructed with partial assistance in the form of pre-development financing from the NJRA.

MC Properties, LLC, a real estate holding company, has recognized the need for senior care and is building the Hidden Hills facility to serve as an adult day care center. The center will provide services to the aging population of Orange and surrounding neighborhoods of Irvington, East Orange, West Orange, Bloomfield, Glen Ridge, Maplewood, Belleville, Newark, South Orange and Montclair.

In addition to recreational activities, supportive health and social services will be available, including nutritional meals. The NJRA is providing $200,000 through the New Jersey Pre-Development Loan Program (NJ-PLP) for costs associated with pre-development. The NJ-PLP, a hybrid loan program, is the first of its kind in that Wachovia, a private sector bank, is partnering with the NJRA to facilitate lending for pre-development activities in the state’s redevelopment areas.

Hidden Hills is the second facility for MC Properties. Their first facility, based in Newark, has been operational since early 2003. The new facility will raise the property taxes revenues for the City of Orange and contribute to the ongoing revitalization of the city. During the construction phase of the project, temporary jobs will be made available for local residents in the construction industry. New permanent jobs in the health care industry will be available once the facility has been constructed.

**DID YOU KNOW?**

In 1982, the citizens of Orange voted overwhelmingly to change the designation of Orange from a city to a township to make it eligible for National Revenue Sharing funds.
For the last several years, the City of Trenton has focused on facilitating private investment throughout the city. The New Jersey Redevelopment Authority (NJRA), an investor in urban redevelopment initiatives, has previously partnered with the city on numerous projects stimulating economic development that supports the community’s needs.

Formed to focus on the rehabilitation of underutilized state or city-owned property located in the Capital City District, the Economic Development Corporation for Trenton (EDCT) is a nonprofit that improves the economic, social, cultural and physical environment of the city.

As EDCT seeks redevelopment projects, it ensures that economically distressed areas are included in their efforts. Cash proceeds from EDCT’s real estate ventures are controlled by Trenton residents and reinvested back into neighborhood projects.

A major project for the City of Trenton, led by EDCT, is Liberty Commons, a 1.4-acre site in Trenton’s Center City South Redevelopment Area. This project includes the construction of a 66,000 square-foot office complex, eight-level parking garage, gym, spa, bistro and wine bar.
This facility will be the new home to Hill Wallack, a 140-person, high-profile law firm formed in 1978. Currently operating out of Princeton, this firm will relocate to downtown Trenton.

To jump-start this project, the NJRA assisted EDCT with the acquisition and pre-development costs associated with Liberty Commons by providing a $2 million New Jersey Urban Site Acquisition (NJ-USA) Loan. In addition, the NJRA provided a $7.9 million taxable bond for permanent financing for the building.

The 5,000 square-foot, first-rate gym and spa will be developed through a joint venture between EDCT and former Trenton native, Troy Vincent, Defensive Cornerback of the Philadelphia Eagles. This major development will bring a significant return to downtown Trenton and surrounding neighborhoods in the form of new and retained businesses, more off-peak activity for the city, much needed parking and jobs.

The Liberty Commons project, which is slated to open in the Fall of 2004, underscores New Jersey’s Smart Growth efforts by redefining existing space and complementing recent economic development investments in Trenton and the region.

**DID YOU KNOW?**

*Trenton Makes The World Takes* was adapted in the 1920s to represent Trenton’s leading position in the manufacturing of steel, rubber, wire, rope, linoleum and ceramics.
The New Jersey Redevelopment Authority (NJRA) is a major supporter of municipalities that understand redevelopment. The City of New Brunswick is a model for major urban revitalization. With a thriving downtown district, the city is currently revamping the downtown as we know it.

The NJRA has partnered with the New Brunswick Development Corporation (DEVCO), the city’s tax-exempt urban real estate development company, to assist with New Brunswick’s latest development, the Heldrich Plaza Redevelopment Project. Occupying 1.8 acres, Heldrich Plaza, a mixed-use facility, is the nation’s first state-of-the-art, university-based institute and educational facility for corporate executives, county and state officials, non-profit organizations and workers. The facility will also be available to those involved in job training, retraining, education and worker retention and recruitment. Anchored by The John J. Heldrich Center for Workforce Development, this project will serve as the focal point for the downtown area.

The NJRA’s investment of $1.675 million from the NJ Urban Site Acquisition Program (NJ-USA) was applied to costs associated with the acquisition of properties. The NJRA’s financing was one of the first investments to stimulate this project.

Heldrich Plaza has integrated the local community’s needs into the scope of the project and expands on earlier successful investments on the George Street corridor, including the Edward J. Bloustein School of Planning & Public Policy, the State Theater, Crossroads Theater, the new Lord Sterling Community School, and the University of Medicine and Dentistry’s headquarters at Liberty Plaza.
Heldrich Plaza will create jobs and business opportunities for New Brunswick’s residents, continue the city’s revitalization strategy and strengthen the state’s entire economy through its support of workforce development at Rutgers University. The project will include a 50,000 square-foot executive conference center, a 248-room hotel, 32 condominiums, ground floor retail space, extensive academic space and an underground parking facility. Parking for hotel and conference center will be constructed on an adjacent block to the Heldrich Plaza site.

Heldrich Plaza was named after John J. Heldrich, a former top executive at Johnson & Johnson, who is seen as one of New Jersey’s most remarkable business and community leaders. He has demonstrated his leadership and vision by virtue of his commitment to public, community and civic services. Heldrich Plaza is one of New Jersey’s most significant urban economic development investments.

**DID YOU KNOW?**

*Rutgers University, founded in 1766, has a unique history as a colonial college, a land-grant institution and a state university.*
The New Jersey Redevelopment Authority (NJRA) is a state redevelopment financing agency committed to revitalizing urban New Jersey. As urban experts, we customize project financing to invest financial resources into redevelopment projects that enhance New Jersey’s cities. The NJRA offers a host of financial resources to support urban economic development. We create valuable partnerships and foster collaboration to leverage both public and private resources for project development.

Our approach to community-based economic development is unique. We focus our efforts into development initiatives where the community is an active participant in what is taking place in their neighborhoods.

We provide valued technical assistance and support that builds community capacity by strengthening neighborhood cultures. This attracts and maintains development opportunities to sustain neighborhoods. Our training programs prepare community development organizations and nonprofits focused on urban revitalization to carry out economic development initiatives.

The NJRA: Who We Are, What We Do

NJRA Staff

The NJRA staff invests in neighborhood redevelopment projects that are urban-focused, neighborhood-based and investment-driven.

Top row (left to right): Roy Southerland, Jr., Community Services Coordinator; Enid Taylor, Executive Assistant; Leslie A. Anderson, Acting Executive Director; Diana Albarran, Receptionist.

Center row (left to right): Diane Scott, Community Services Coordinator; Antonio Henson, Senior Loan Officer; Tammori Petty, Marketing and Communications Specialist; Sandra McCord, Acting Director of Development.

Bottom row (left to right): Kim Avant-Babb, Manager of Community Services; Lauri Sheppard, Director of Community Planning; Sharon Lee-Williams, Manager of Lending Services; Jacqueline Rivera, Executive Assistant; Gerson Martinez, Community Services Coordinator; Marge Creely, Administrative Assistant; Tira McCants, Assistant Management Analyst; Elly Gonzalez, Manager of Administration.
New Jersey Pre-Development Loan Program
The NJ-PLP is a $5 million financing pool that provides funding to cover various pre-development activities, including feasibility studies, architectural costs, environmental and engineering studies, legal and other related soft costs for development to occur. This program, an outgrowth of a partnership with Wachovia Bank, offers the flexibility to structure financing at the early stages of development. The NJ-PLP will increase the availability of funding for community economic development projects within the NJRA’s eligible municipalities.

New Jersey Urban Site Acquisition Program
The NJ-USA Program is a $20 million revolving loan fund that facilitates the acquisition, site preparation and redevelopment of properties, which are components of an urban redevelopment plan in NJRA-eligible communities. The NJ-USA Program serves as a catalyst to jump start urban revitalization efforts. The program provides for-profit and nonprofit developers and units of government with a form of bridge financing to acquire title to property and for other acquisition related costs.

Bond Program
The NJRA sells bonds to raise capital for making long-term loans at attractive, below-market interest rates to a broad range of qualified businesses and not-for-profit organizations. The NJRA has the ability to issue $100 million of taxable and tax-exempt bonds annually to stimulate revitalization in New Jersey’s urban areas.

New Jersey Redevelopment Investment Fund
The NJRA manages this flexible investment fund that provides debt and equity financing for business and real estate ventures. Through the RIF program, the NJRA is able to offer direct loans, real estate equity, loan guarantees and other forms of credit enhancements.
Located 5 miles from Atlantic City and 60 miles from Philadelphia, Pleasantville is the next waterfront jewel in New Jersey. Since 2001, the City of Pleasantville has focused on the revitalization of the Lakes Bay Waterfront District. The planning process, based on Smart Growth principles, has enabled Pleasantville to convert the goal of a revitalized waterfront into a realistic plan that can be implemented. The NJRA played an integral role in the core planning by providing technical support to connect the city to state resources essential to the redevelopment of the waterfront district.

In days past, Pleasantville’s waterfront area was a highly frequented destination for vacationers during the summer months. Historically, the Pleasantville waterfront has been known for clamming and recreation. For generations, Lakes Bay supported Pleasantville’s clamming industry and supplemented the area’s economy. In addition, the waterfront was home to many recreation activities, including boating, windsurfing and speed boat races. The boardwalks, active docks and yacht club attracted people to the waterfront to participate in these activities.

A period of disinvestment and inactivity, due partly to coastal flooding and inadequate infrastructure, resulted in the decline of the Lakes Bay Waterfront District. Since 1998, Pleasantville, with the support of business owners and residents, embarked on an effort to revitalize the waterfront and return it to its rightful place as a travel destination. As a result, the waterfront area has been designated as an area in need of redevelopment by the Pleasantville City Council. The NJRA assisted in securing nearly $5 million to dredge Lakes Bay and a $75,605 Smart Growth Planning Grant to underwrite the cost of the Waterfront Redevelopment Plan. The NJRA also provided input during the preparation of the Request for Proposal used to solicit firms to complete the study for the area in need of redevelopment designation.
The Lakes Bay Waterfront Redevelopment Plan, an out birth of Pleasantville’s planning efforts, is the guiding document for all initiatives that will be implemented in the waterfront neighborhood. This plan was developed involving the local community to ensure that all needs were met.

The waterfront revitalization is slated to include housing, commercial, recreation, entertainment and environmental education opportunities. The vital technical assistance provided by the NJRA is what allowed this project to move forward in a timely fashion. It’s the consensus building, the fostering of public/private partnerships, facilitation of financial resources, and close, personal attention given to every project that makes the NJRA unique in its approach.

DID YOU KNOW?
Lakes Bay, the body of water which graces Pleasantville’s waterfront, was named after Simon Lake who invented submarines as early as 1894. Simon Lake formed the Lake Submarine Company of New Jersey in 1895 where he produced his first major submarine, the Argonaut I.
The City of Millville has a thriving downtown and commercial district for community use. In support of projects that benefit the community, the New Jersey Redevelopment Authority (NJRA) assisted Zelphy’s Discovery Garden Christian Learning Center (Zelphy’s) with financing for the second phase of its project. Zelphy’s is a nonprofit corporation whose focus is to provide individualized “family care” to meet the needs of today’s families. Previously operating as a home-learning day care provider, Zelphy’s longed for a permanent home they could call their own.

In 1998, the husband and wife team of Robbin and Levi Bell along with the support of Peaches McCormick, Robbin’s mother, acquired the old historical VFW building in Millville, located in the city’s downtown art and commercial district. The 15,000 square-foot building was purchased to become the permanent home for Zelphy’s Discovery Garden after being vacant for 10 years. Renovation of the building included two phases. The first phase, a 5,000 square-foot day care center, was completed in September 2003, and provides services for up to 60 children, both Abbott and non-Abbott students. The walls of the center are adorned with hand painted murals by a local artist and offer Zelphy’s children a bright, colorful and fun environment.

The second phase, to be financed partially by the NJRA, will include renovations of the remaining floors for a banquet hall, including a commercial kitchen, youth recreation facility, an ice cream sundae/juice bar, an exercise gym and expanded administrative office space for Zelphy’s. In addition, other community-based organizations will be able to lease space in the lower level of the building. The monies received from the NJRA will come from its New Jersey Pre-Development Loan Program (NJ-PLP), a new financing pool used specifically for pre-development fees prior to construction. Zelphy’s is one of the first recipients of NJ-PLP funds.

The $100,000 NJ-PLP loan will pay for an architect, environmental and legal fees associated with the renovation of the second floor. The funds will assist Zelphy’s in the completion of its estimated $2 million project, which will contribute to the surrounding area and provide a resource for the community and its children.

DID YOU KNOW?

Millville is the oldest town in the United States that still makes glass. The first glass house was established in 1806 and three major factories still continue to operate.

Top: VFW building in Millville, circa 1950.
Bottom: Shown above is the original bar area on the second floor at Zelphy’s Discovery Garden. Once refurbished, adults and children will be able to partake in the new ice cream and juice bar service.
Top: Leslie Anderson, NJRA Acting Executive Director, reads to children at Zelphy’s Discovery Garden.

Bottom: Mural images, painted by local artist Victoria Cachaza, adorn the walls of Zelphy’s. Shown left is a depiction of Zelphia, one of two mascots, and two of the first children enrolled in Zelphy’s Christian Learning Center in 1996.
The New Jersey Redevelopment Authority (NJRA), through a $25,000 NJ-USA planning loan, investigated whether or not the East Ward could be designated an area in need of redevelopment. The NJRA financing was used to inventory the physical, social, market and programmatic activities, and uses of the East Ward neighborhood. In addition, the plan identified obstacles to redevelopment along with strengths of the area.

As a result of this planning effort, the East Ward neighborhood and the East Springfield Avenue area, previously identified as separate redevelopment areas, were combined and designated as one area in need of redevelopment. The East Ward/East Springfield Avenue Redevelopment Plan proposes the construction of a community school, new housing construction and revitalization of the East Springfield Avenue commercial corridor.

The proposed school, the catalyst for the revitalization of this area, will integrate social services that will address many of the needs expressed by East Ward residents during the redevelopment planning process. The school will be designed to also meet community needs during off-peak school hours for use by nonprofit, institutional medical, social, recreational and educational services.

The initial financing provided by the NJRA re-energized the drive needed to move forward with what was put forth in the newly proposed Redevelopment Plan. The planning component is the fundamental core to any successful revitalization effort. The plan also reinforces the state’s goal for creating projects that support Smart Growth by considering high-quality design principles and ensuring that a neighborhood is walkable and accessible by public transportation.

DID YOU KNOW?

Irvington’s development gained so much momentum between 1905 and 1930 that the population increased from 11,877 to 56,733, over a 223% increase.
Long Branch’s Broadway Neighborhood Revitalization Plan has been put in place to revitalize the downtown corridor and the entire city. The plan identified a need for a “cultural district” to address both the performing and visual arts. Due to this need, The Shore Institute of Contemporary Arts (SICA) rose to the occasion. SICA received assistance from the New Jersey Redevelopment Authority (NJRA) in the form of a $330,500 New Jersey Urban Site Acquisition (NJ-USA) loan to acquire a building within the redevelopment area to establish a multi-purpose art center.

SICA is a nonprofit group whose mission is to enhance public awareness, appreciation and knowledge of contemporary art. Built in the 1900’s, the two-story former industrial building acquired by SICA will include studios for individual artists, space for artistic groups, performance space and other special artistic activities. SICA will also have an extensive gallery for the exhibition of contemporary visual arts.

The SICA facility will offer a community education component where programs will be instituted in local schools. A visiting artist and speaker series will also be core components of the center. This center will be a nice addition to the already emerging arts district on lower Broadway, which is also being targeted in the Revitalization Plan.

DID YOU KNOW?
The current home of SICA used to house the Lincoln Can Manufacturing Company which made lithographed cans for olive and peanut oil.
The City of Orange is on its way to becoming an artist’s destination of choice. The Valley neighborhood is one of the city’s critical redevelopment areas. This neighborhood is a 40-block, mixed-use area composed of residential, industrial and commercial properties.

Since the Spring of 2002, the Housing and Neighborhood Services, Inc. (H.A.N.D.S.) has met with community stakeholders throughout the Valley neighborhood to discuss the potential reuse of vacant industrial properties within the area. Headquartered in Orange, H.A.N.D.S. is a nonprofit corporation created in 1986 by a group of clergy and community leaders to ensure that only the highest quality of life is maintained in neighborhoods throughout Orange and East Orange. The NJRA, offering resources which address vacant and industrial properties, as well as dollars for planning assessments, was able to assist H.A.N.D.S. with the challenges they faced in the Valley neighborhood.

The outcome of these community discussions will be the development of the Valley Renaissance Center, which utilizes three vacant properties within the industrial center. The Center will attract business and arts activity to the Valley. The buildings will be converted into condominiums, artist lofts and possible public space for a gallery, performances or workshops.

The New Jersey Redevelopment Authority (NJRA) provided a $25,000 New Jersey Urban Site Acquisition (NJ-USA) planning loan to enable students from the Rutgers Urban Planning Graduate Program to assess and document the neighborhood conditions, plan and design alternatives for the neighborhood, and recommend strategies and tools to carry out the planning alternatives. The pre-development costs associated with the conversion of the three former industrial buildings into the Valley Renaissance Center were also addressed with NJRA financing. With a sound idea and support from residents, business owners and community organizations, H.A.N.D.S. was able to gain momentum to get this project off the ground.

The success behind any economic development initiative is careful planning. H.A.N.D.S. looked to the NJRA to cover costs associated with the development of an extensive planning study for the Valley neighborhood, community outreach efforts, predevelopment expenses and other miscellaneous studies for this project.

**DID YOU KNOW?**

Between 1870 and 1920, hat making was the major industry in the Valley section of Orange. By 1892, there were 21 firms that specialized in hat making, providing jobs to more than 3,700 people. Millions of hats left Orange to be shipped all over the world. By 1960, all the firms had relocated to other areas.

**Top left:** Pat Morrissey, Executive Director of H.A.N.D.S., and Wayne Meyer, Housing Director, visit the future home of the anticipated Valley Renaissance Center.

**Inset:** Historic photo of F. Berg Hat Factory, the future home of the Valley Renaissance Center.

**Below:** Rendering of the Valley Renaissance Center, which will soon attract business and arts activity to the Valley neighborhood.
The NJRA’s eligible municipalities are qualified to receive access to capital in the form of tax-exempt bond financing, direct loans, loan guarantees and property acquisition financing, as well as, technical assistance. The NJRA fosters partnerships to ensure effective projects at the neighborhood level.
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