New Jersey Urban Enterprise Zone Program

Annual Report FY 07

The company we keep, keeps getting better.
Dear Friends,

It is with pleasure that I present the Office of Urban Programs 2007 Fiscal Year Annual Report. The Urban Enterprise Zone (UEZ) program is a catalyst for spurring economic growth and development within New Jersey’s municipalities.

During 2007, the New Jersey Urban Enterprise Zone Authority approved 192 economic development projects, committing $75.5 million. At the end of June 2007, over 6,770 UEZ-certified firms were providing full-time employment to over 148,600 workers and part-time employment to over 27,000 more. To date, $24.2 billion in private investment has been brought into these 37 urban communities, further advancing economic opportunity.

The Commerce Commission’s Business Retention & Relocation Assistance Grant (BRRAG) program continues to bring valuable benefits to the UEZ – specifically the Energy Sales Tax Exemption for manufacturers. Together, these programs support Governor Corzine’s initiative to stimulate investment by providing businesses the financial tools they need to revitalize and grow jobs in urban communities.

We are grateful to our partners throughout the state who have made the UEZ program a success.

Yours sincerely,

KEVIN DRENNAN
Executive Director
New Jersey Commerce Commission
Dear Friends,

With the motivated professionals in every municipality, the 2007 Fiscal Year has brought us continued success: more projects, greater private investment and more job support.

This year’s Annual Report details how the UEZ program works to channel private investment to our cities, expand employment rolls, lift spirits and instill a sense of pride in residents throughout our urban communities.

The stories presented throughout this report will further illustrate why the UEZ Program continues to be a strong economic growth resource for New Jersey’s urban municipalities.

In nearly two decades of working with the UEZ program, I am proud of our accomplishments and look forward to the opportunity to continue to grow and revitalize our urban communities.

Yours sincerely,

KATHLEEN KUBE
Director
Office of Urban Programs
The 2007 Fiscal Year
An Overview Of Achievements

Since 1985, the Urban Enterprise Zone (UEZ) program has proven a catalyst in achieving progress – progress that continues in the economic development and growth of our urban centers.

2007 Fiscal Year Progress

Fiscal Year 2007 marked the 22nd Anniversary of the UEZ program, and it provided no shortage of highlights in what proved an eventful year. The New Jersey Urban Enterprise Zone Authority approved 192 economic development projects representing a commitment of $75.5 million to the State’s most challenged urban centers.

In excess of 148,600 full-time jobs and over 27,000 part-time were supported by nearly 6800 participating firms. To date, $24.2 billion in private investment dollars have been brought to the 37 urban communities in New Jersey’s 32 zones, between 1985 and the close of the fiscal year.

As in years past, a diverse array of businesses from across the state’s urban economic landscape benefited from the unique economic advantages afforded them as a certified UEZ business. These include, but are not limited to, such benefits as: tax credits for new-hires, low-interest loans, subsidized unemployment insurance costs for some employees who earn less than $4,500 per quarter while, and a one-time $1,500 tax credit for each new permanent full-time employee hired. Certified UEZ participants also may be eligible for special benefits through the popular Business Retention & Relocation Assistance Grant (BRRAG) for relocation and retention of at least 250 non-retail jobs where the grant is a material factor. Certified companies may also enjoy the benefits associated with the highly successful Business Employment Incentive Program (BEIP).
In addition, the UEZ Energy Program provides for an exemption from sales and use tax on retail sales of electricity and natural gas and its transmission to a qualified business for its consumption within an urban enterprise zone. To qualify, a certified UEZ business must have a minimum of 250 employees – of which 50% are directly employed in the manufacturing process – and apply for the exemption on an annual basis.

And, of course, UEZ-certification means that individual businesses can benefit from charging consumers a 3.5% sales tax for “in-person” purchases – half the mandated 7% sales tax outside of designated urban enterprise zones.

The UEZ program’s success in advancing urban renewal has been aided considerably through Zone Assistance Funds (ZAF). These funds are generated through sales tax revenues and reinvested into improvement projects throughout each of the State’s 32 urban enterprise zones. As Fiscal Year 2007 came to a close, $701 million has been reinvested in urban revitalization efforts since the UEZ program’s inception for some 2,080 projects.

Further addressing the critical issues challenging our inner cities, FY ’07 was marked by the completion of two UEZ Coordinator’s workshops organized by the program’s Field Representatives. These well-attended gatherings are instrumental in maintaining the excellence of economic delivery services within the zones, all while guaranteeing that UEZ Coordinator’s have the most up-to-date training and information at their disposal.
The Difference A UEZ Makes:
Highlights Of Urban Renewal, Job Growth & Economic Progress

In Bayonne, Houlihan’s – the city’s first non-fast food chain restaurant – continues to flourish. Shortly after becoming UEZ-certified in March of 2006, some $3.6 million in private investment and the addition of 140 new part-time hires helped provide the foundation for ensuring its long-term economic viability amid the beautiful South Cove Plaza waterfront walkway that extends 1.5 miles out to New York Harbor.

In Camden, Swisco, Inc. – a family owned and operated business located in the heart of downtown – has been a thriving UEZ enterprise since 1992. A manufacturer of patio and window screens, storm windows and doors and window replacement parts, the company’s consumer base extends throughout America and as far as the Virgin Islands, Puerto Rico and Canada. With sales of roughly 10,000 aluminum and vinyl windows annually, their success led the Cherry Hill Chamber of Commerce to recognize Swisco, Inc. as “Small Business of the Year.”

Another remarkable Garden State success story is occurring in Carteret, where A. Duie Pyle, Inc. (founded in 1924) has grown from a one-man, one-truck operation into the Northeast’s premier transportation and logistics supporter. Today, it enjoys a 99% “on-time” performance record while supporting almost 2,000 employees throughout the region. In Carteret, its presence within the UEZ has helped the company’s growth immeasurably. To date, it has seen its full-time employment increase from 48 to 248, along with 48 additional part-time workers. Moreover, this success can be seen in the $6.4 million of private investment the company has infused into the local economy.
In East Orange, Quiltz 1 Child Development Center, LLC is a shining example of the benefits of UEZ certification. A female minority-owned business operated by a former certified elementary teacher, Quiltz 1 became UEZ certified on May 2005. The building in which it’s located was an old abandoned gas station that sat dormant for many years. Moreover, it was an eyesore to the community and had multiple environmental issues. Thanks to an investment of some $94,000 into the business, as well as matching funds by the East Orange Individual Façade Improvement Program to complete the new exterior façade of the building, the property is now transformed into a viable and much needed child day care facility in the community. The owner has hired six qualified full-time employees who care for some thirty children between the ages of three months to five years old. This facility gives the parents in this area a convenient and safe place to bring their children for early morning and afternoon child care, while helping the community through job creation – turning a once blighted area into a real success story.

In Elizabeth, the ExpressoNet Internet Café has proven a textbook example of the spirit of entrepreneurship, marketing and innovation. A family-run business (the brainchild of owners Angel and Edgar Chabla and their wives Edania and Nube) the Café was the first such establishment in Elizabeth. It offers residents convenient and affordable Internet service, on state-of-the-art computers, amid a cozy and charming environment featuring a South American motif and an Ecuadorian Art backdrop. To see their business plan to fruition, the owners utilized several of New Jersey’s available small business assistance efforts, including the completion of an 8-week training course with the Entrepreneurial Training Institute (ETI), sponsored by the New Jersey Economic Development Authority (EDA). They received $50,000 worth of loans to see their business plan to fruition. This included a $15,000 Urban Enterprise Zone Microloan/Grant and a $35,000 Commercial Loan courtesy of the Community Development Block Grant (CDBG) loan program. Perhaps co-owner Angel Chabla said it most eloquently, noting:

“We have come a long way and have overcome lots of obstacles. But with the help of so many, including the EDC, NJEDA and the City of Elizabeth, we have finally been able to realize our dream and make it come true.”

Hillside’s UEZ continued its growth as well. One particular success – story bears mentioning. A minority-owned business certified in 1997 with four employees, the McDonalds franchise on 395 Long Avenue has expanded dramatically and now stands as the largest McDonalds anywhere along the Northeast Business Corridor of Route 22 East. Ownership has spent some $2.2 million for construction and landscaping, while the company’s UEZ certification provided great benefits for the purchase of new equipment for the restaurant. As of this year, the franchise has eight full-time and sixty-two part-time positions – all while continuing to provide outstanding service to the people of Hillside.
Meanwhile, in nearby Jersey City, an office boom has played a significant role in the ongoing growth and economic development of the City. This includes recent relocations of industry giants such as Citco Funding Services – a hedge fund administrator that signed a 15-year, 70,000 square-foot lease valued at $23 million at Mack Cali’s Harborside Plaza 10. As a result, Citco decided to relocate 300 workers from midtown Manhattan while adding an additional 200 staffers. This high-profile success story came on the heels of Manhattan based Moody’s Investor’s Service’s relocation to Harborside Financial Center Plaza 5. This success was followed by additional relocations by SG Americas Operational Services. A subsidiary of the French banking giant Societe Generale, the company originally relocated 350 employees to the Jersey City UEZ in 2005, and now is scheduled to relocate up to an additional 206 employees this December with the lease of another floor of their Washington Boulevard office space.

While highly publicized attractions tend to garner the majority of the headlines, the smaller, yet more numerous, business expansions have proven equally valuable to Jersey City’s larger economic prosperity. One such example was the expansion of Kennedy Department Store – a women-owned UEZ-certified enterprise. Celebrating 13 years in the program, the business has increased employment – often with Jersey City residents – and has made capital investments totaling over $61,000. As owner Jimmy Guindi observed:

“It (the UEZ Program) has helped my business during difficult times. The customers really appreciate the 3.5% sales tax, and even travel from a distance for it. It has given us an incentive to buy new displays and to fix up our store. The UEZ Program is extremely important to our business and I’m not sure we can survive without it.”

Traveling further south, the business community in Long Branch continues to enjoy the benefits of UEZ designation. A Zone since 1994, there’s certainly been no shortage of highlights over its nearly thirteen-year history with the program. One such example is the West End Family Pharmacy – a business that dates back 40 years in Long Branch. Originally UEZ-certified in December 1994, the business was re-certified ever since, and currently has nearly thirty employees.
While its ideal location and family make-up has contributed to business’ long-term success, one factor has remained instrumental to maintaining its viability over the past dozen years – the benefits of being part of the UEZ Program. As store manager Frank Halper can attest:

“Thank goodness for the UEZ program, as this has been the one specific reason for our success. We have been in business over forty years and more recently employ about forty people. This would not be possible without the UEZ program.”

Another unique South Jersey success story is occurring in Mount Holly, where Sea-lect Wholesale Seafood, Inc. continues its legacy as one of the region’s premier seafood delivery companies. A UEZ-certified business since June 1999, the business now employs some 50 full-time and four part-time employees, as opposed to 37 full-time employees upon original certification. Moreover, the company’s continued success has helped ensure the viability of other businesses in the area, as its trucks deliver items to restaurants and retailers across the region – many of which are UEZ-certified enterprises. Therefore, the minimal investment by the UEZ program has created jobs and bolstered the viability of a business that may have not sustained such growth without the favorable conditions of loans and other assistance Sea-lect Wholesale Seafood has enjoyed over the years. And, because investments are loans, all funding, plus interest, will be returned to the Zone’s second-generation account within a 3-year period.

Even though it’s one of the New Jersey’s newest UEZ Zones (designated in 2004), the City of New Brunswick has certainly hit the ground running. One specific highlight has been the success of the Prigmore Corporation’s Stage Left/Catherine Lombardi Italian Restaurant. The former has been a New Brunswick dining staple since the early 1990’s, and its tremendous success helped convince owners Mark Pascal and Francis Schott to expand both its space and operations – equal to some $500,000 in capital improvements. Located above Stage Left, the end result was the brand new Catherine Lombardi Restaurant – a fine Italian dining establishment boasting spectacularly reviewed cuisine with a wonderful view of downtown New Brunswick. The restaurant created over 50 new jobs (2/3 held by New Brunswick residents) and the financial benefits of being within an urban enterprise zone convinced the owners to invest more than they initially envisioned.
On the opposite end of the timeline spectrum is Newark – one of the ten original UEZ designees in 1984 and among the most prosperous areas for urban investment throughout the UEZ program’s long and storied history in the Garden State. At the center of these efforts is the Prudential Insurance Company – a mainstay of the City’s scenic skyline and cornerstone of its business community since 1892. Upon its latest re-certification in March 2007, Prudential can look upon several notable accomplishments. The company has hired well over 1,000 new employees over two decades and has been responsible for some $222 million of capital investment to date. In the past few years, several new improvements to both the interior and exterior of its headquarters have been made. This includes a new façade, sidewalks and a beautiful new garden area. In light of new post-9/11 threats, Prudential has invested in a significant security system, with an esthetically pleasing barrier and high-tech security cameras that surround the entire building and the adjacent mall on Halsey Street.

In Passaic, the small business environment continues to improve. This is particularly true within borders of its urban enterprise zone. One great example is that of Passaic Pediatrics, a family-oriented business that opened one location on Passaic Avenue and has since expanded to a second, across town, on Main Avenue. They now employ over 20 full-time employees and have contributed $87,000 in capital investment to renovate new space. This expansion was made easier by assistance from the UEZ Program – as explained by Manager Anny Almanzar:

“Having a loan from the UEZ to aid in our expansion into our new location was extremely helpful. Our first business in Passaic was successful. We were worried about opening a second pediatric office but decided to take the plunge. So far it is working out.”

Further south in Perth Amboy, the Hall Avenue Extension – Firehouse Plaza Project – has proven to be a catalyst for tremendous growth and development. The $2.4 million UEZ project is not only completed, but also fully occupied. Encompassing transference of property, sub-division, site remediation, demolitions, roadway construction with sidewalks and other streetscape improvements, the project has not only successfully offered new job opportunities,
but an additional access route to the Northeast portion of the city. More specifically, the project included the construction of two commercial buildings dubbed “Firehouse Plaza,” which now houses a Dunkin Donuts, liquor store and a convenience store, among other establishments.

In the western part of the Garden State, Dental Health Associates is thriving within the Phillipsburg urban enterprise zone. A certified business since June 2000, when it began as a small office, it soon grew beyond its humble beginnings and moved into a newly constructed 8,200-square-foot space at in the heart of the city’s UEZ. The company was the recipient of a $45,000 grant to help construct the exterior façade of the building, and has invested some $500,000 to complete the construction process. This is in addition to $100,000 in new medical equipment purchases. Dental Health Associates is truly a unique UEZ success story, expanding employment from the original four employees to the thirty-nine individuals currently working for the company.

In Plainfield, Phase One of the city’s Downtown Streetscape Project was completed during the 2007 Fiscal Year, further making the Central Business District a cleaner, safer and friendlier place to work, dine and shop. Also, the Plainfield Special Improvement District (SID) continued to make significant strides throughout the fiscal year.

Additional UEZ accomplishments occurred in Pleasantville. The relocation and expansion of Tri County Building Supply - a $6.5 million project in the city’s West Redevelopment Area - was near completion within the 2007 Fiscal Year. Once relocated, the UEZ-owned downtown site will be developed through the City Center Redevelopment Project. Meanwhile, the Pleasantville Center – the UEZ’s only regional shopping center – continued near 100% occupancy with firms such as Kmart, the Asian Supermarket, Family Dollar, a beauty supply retailer, clothing stores, Taco Bell, Dunkin Donuts and other smaller retail and service stores among members of the UEZ program.
Additional urban revitalization continues within the State Capital of Trenton. Without question, a long-time highlight has been the growth and expansion of Hutchinson Industries, Inc. – a defense contractor and manufacturer of “run flat” systems (hard rubber tire inserts). A subsidiary of the chemical division of the French-based Total Group, Hutchinson currently has six facilities in Trenton (with its local headquarters on Southard Street). The company recently invested over $1 million dollars in additional space in Trenton, including two former Brownfields sites that have been returned to the city’s ratable tax base. Overall, the firm employs over 150 workers at its Trenton locations which are utilized for the manufacturing and warehouse process of Hutchinson’s hard rubber tire inserts for government and military vehicles, in addition to aluminum tire rims for military vehicles. In addition, recent upgrades were facilitated through invaluable UEZ tax incentives. Foremost was the 100% exemption the purchase of equipment and building materials. All of this has played a large part in the nearly $3 million in capital investments Hutchinson Industries has made within New Jersey’s Capital City, to date.

Union City’s American Electrical Supplies has enjoyed steady growth as well. Originally certified in 1995, the company was re-certified in April 2007 and now has seven full-time employees and plans for a major expansion in the near future. Thousands of dollars will be invested in the expansion from 2027 to 2029 and 2033 on Bergenline Avenue, and the company soon plans to apply for a UEZ façade improvement grant to further advance the process. As owner Moises Casielles explains:

“Having the UEZ program is good for business as I compete with Home Depot and Lowes, and my customers are loyal to the services we provide as well as our quality and prices. The 3.5% sales tax is a definite plus for my small business and that’s what’s making us grow.”

Finally, in the Wildwoods, the UEZ programs continue to be the catalyst for the revitalization of an entire commercial shopping area. After years of decline, the City of North Wildwood – with an assist from the UEZ Program – came up with a plan to save the once viable commercial area in and around 17th Avenue. After an upgrade the area’s sidewalks, curbs, gutters, water mains and sewer lines preserved the profitability of building in the area – including much needed parking. The city used additional UEZ support of over $400,000 to completely redo the infrastructure and streetscape. The end result proved nothing short of phenomenal, as the avenue is now home to a diverse collection of businesses, ranging from a barbershop, restaurant and bar, to motels and a wealth of professional office space.
The UEZ Program In 2007 & Beyond

Fiscal Year 2007 was one of progress for the Commerce Commission's Office of Urban Programs. In every aspect of the Office’s unique and diverse role of fostering New Jersey’s urban renewal, it proved to be a triumphant realization of the great promise that resides throughout the State’s urban communities.

New Jersey’s Urban Enterprise Zone Authority approved 192 economic development projects and committed over $75 million to the State’s most challenged urban centers.

The UEZ Program enters its third decade poised for more success, with more incentives and targeted benefits to help unlock the doors of entrepreneurial dreams and prosperity. Every step of the way, the Office of Urban Programs will be there, inspiring and empowering a new generation of business leaders throughout New Jersey’s urban centers. The following are examples of the foundation for future progress in 2008.

Millville
Construction of the $150 million New Jersey Motorsports Park adjacent to Millville Airport started in June 2007, and phase I of the project is slated to open in the summer of 2008. The Motorsports Park will be the only park in the United States with such diverse venues as two road courses, karting and skid pad facility, ¾-mile tri-oval and an off road vehicle course for extreme sports. A conference center, several hotels, and restaurants are also planned.

Vineland
The Vineland Community Health and Education Center is near completion, which will house three tenants - the Vineland Public School District’s Adult Education & Workforce Training Program, the local Women Infants and Children Nutrition and Education Program and a community healthcare provider. This project has retained 40 jobs and it is anticipated that approximately 25 new jobs will be created.

Asbury Park
Asbury Park’s revival is well underway. The Waterfront Redevelopment Plan is in progress with 23 new businesses that moved into the city including five restaurants. Further, the redevelopment plan for Main Street is close to completion and the redevelopment plan for the former Springwood Avenue commercial corridor was approved by the City Council. The restoration of the Convention Hall/Paramount Theatre, a National Historic building is also in progress.
NJ Commerce and Economic Growth Commission  
Urban Enterprise Zone Assistance Fund  

Statement Of Revenues, Expenditures, And Changes In Fund Balance  
For the Fiscal Year Ending June 30, 2007

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<td><strong>Totals</strong></td>
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</tbody>
</table>
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Borough of Wildwood Crest/
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For details on the UEZ Program and other Commerce incentives
contact our Business Services Information Call Center 866-534-7789.