CITY OF BRIDGETON, N.J.

Port District Redevelopment Plan

FINAL REPORT OF PLAN
ADOPTED BY CITY COUNCIL

AUGUST 4, 1987

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1987

LOUIS C. JOYCE, Professional Planner

CITY OF BRIDGETON, N.J.

PORT DISTRICT

REDEVELOPMENT PLAN

U.S. DEPARTMENT OF COMMERCE NOAA
COASTAL SERVICES CENTER
2234 SOUTH HOBSON AVENUE
CHARLESTON, SC 29405-2413

ADOPTED PLAN

FINAL REPORT

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PREPARED BY:
LOUIS C. JOYCE,
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ACKNOWLEDGEMENTS

The author of this planning document wishes to acknowledge the efforts of the citizens of the City of Bridgeton and the professionals in the City government for their work on behalf of this plan. Many people contributed their time and expertise toward the finished product. The quality of the Redevelopment Plan for the Port District is the direct result of the dedicated work that the following people gave to their city.

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CITY OF BRIDGETON, NJ

PORT DISTRICT REDEVELOPMENT PLAN

INTRODUCTION

Recent growth experienced by the Port of Bridgeton and the dredging of the Cohansey River for shipping traffic have necessitated a comprehensive Port District planning effort by the City government. Past waterfront planning by Bridgeton has resulted in tangible improvements in the City, namely the Promenade Plaza along the upper Cohansey Riverfront. The present redevelopment plan has been prepared to guarantee balanced land usage in the remainder of the Riverfront area. The land uses that are addressed herein include: waterfront recreation, commercial, industrial/port and mixed-use residential developments. The City has formally adopted this plan, by Ordinance #87-5, as a Redevelopment Plan for the Port District pursuant to N.J.S.A. 40:55C-1, et seq.

The Port District Redevelopment Plan complements previously successful efforts by the City in stimulating downtown redevelopment. Community benefits that are anticipated from successful implementation of this plan include: increased recreation opportunities; coordinated industrial and commercial development providing new jobs for area residents; comprehensive development planning to avoid conflicting an inappropriate land uses; planned residential development districts (PRD); and protection of environmentally sensitive areas. Bridgeton is in a unique position of now having in place, comprehensive waterfront plans for the entire length of the Cohansey River within its boundaries.

This plan is divided into two main sections and is accompanied by several appendices. The body of the report follows the statutory requirements of the New Jersey Statutes for preparing and adopting Redevelopment Plans. The first chapter is the basis for determining that the Port District was a Blighted Area according to the Statutes. Following the Blight Investigation is Chapter 2 which is the actual Redevelopment Plan for the District. The Appendices deal with implementation of the Plan and discuss various NJDEP permits and policies, as well as funding sources for the proposed activities. Finally, copies of the ordinances passed by the City Council adopting the specific elements of the Port District Redevelopment Plan are included.

The entire planning effort, for this report, involved the input from the citizens and officials of the City of Bridgeton through numerous public meetings, and Public Hearings at both the Planning Board and City Council levels. In addition to the official City bodies, the Mayor appointed a Citizens Advisory Committee to work with the City Planning staff and consultant to

insure adequate input from people directly affected by the plan. Citizens from the entire community of Bridgeton have worked together on this plan to insure that it presents a balance between the needs of the City and the wishes of the people who will be directly affected by its implementation.

CHAPTER I

CITY OF BRIDGETON: PORT DISTRICT REDEVELOPMENT PLAN

DESIGNATION OF BLIGHT - STATEMENT OF BASIS FOR THE DETERMINATION

The City Council and the Planning Board of the City of Bridgeton have decreed by resolution that an area to be known as the PORT DISTRICT Redevelopment Area be created for the purposes described herein. Pusuant to New Jersey Statutes, the area must first be declared blighted upon the presentation of evidence gathered according to criteria established in the Statutes. The investigation of an area for the blight designation must be accompanied by a map, which is adopted by the Planning Board after public hearing, showing the boundaries of the area and the location of parcels that are contained therein.

The rational for the designation of a blighted area and the preparation and enactment of a redevelopment plan is contained in the declaration of policy that is the first section of the Redevelopment Agencies Law.

"It is hereby declared that there exist in many communities of the State blighted areas or areas in the process of becoming blighted by reason of hazardous, unsafe, insanitary, dilapidated, or overcrowded condition of the buildings therein, or by reason of inadequate planning of the area, or excessive land coverage, or lack of proper light or air, or deleterious land use, or the unsound subdivision plotting and street and road mapping, or obsolete layout, or a combination of these factors; that such areas have been and will continue to be harmful to the physical, social and economic well-being of the community in which they exist, necessitating excessive and disproportionate expenditure of public funds for crime prevention and punishment, for the extension of costly municipal facilities, for the safeguarding of the health, safety, morals and welfare of the citizens of the State; that the acquisition, clearance, planning reconstruction

and redevelopment of such areas will promote the public health, safety, morals and welfare, stimulate the proper growth of urban, suburban and rural areas of the State, preserve existing values and maintain taxable values of properties within or contiguous to such areas, and encourage the sound growth of communities." (NJSA 40:55C-2)

A map has been prepared and is made part of this report to show the area that is under consideration for redevelopment planning consistent with the goals of the Statutes. The boundaries of the area are generally: Water Street from E. Broad Street to the City Boundary, E. Broad Street from Water to Pearl Streets, Pearl Street from E. Broad to Willow Street, Willow Street to South Avenue, South Avenue from Willow Street to Garfield Avenue, Garfield Avenue to Grove Street, and Grove Street to the City boundary. By inventory of the area observable conditions exists which are considered to be a social or economic liability to the City of Bridgeton. (Fig. 2)

There exists elements of the following conditions which are criteria for blight designation:

A. buildings used as dwellings that are substandard, unsafe, insanitary, dilapidated, or obsolescent.
B. discontinuance of use of buildings previously used for manufacturing or industrial purposes and allowed to fall into disrepair.
C. unimproved vacant land which has remained in that state for a period of ten years or more and which are unlikely to be developed through private capital investment.
D. growing lack of proper utilization of areas resulting in a stagnant and unproductive condition of land potentially useful and valuable for contributing to and serving the public health, safety and welfare.

It is acknowledged by the Planning Board the some properties located within the bounds of the proposed blighted area are in good condition. New Jersey law takes this fact into account and recognizes that the inclusion of these good properties within the blighted area may occur. The existance of the generality of the blighted conditions is the determining factor in the designation, and specific remedies are then incorporated in the Redevelopment Plan.

The Redevelopment Plan for the Port District will be presented to the Planning Board for their review and approval and will proceed to City Council for adoption by ordinance. The Plan will provide an outline for the replanning, development or redevelopment of the Port District Redevelopment Area. The Plan will discuss its relationship to City of Bridgeton objectives of appropriate land uses, density of population and improved traffic, public transportation, public utilities, recreational and community facilities and other public elements. The Plan will provide a blueprint for growth and reuse of the area of the Port District and analyze land uses and building requirements for serving the needs of the Port. The Plan will provide for the relocation of any persons displaced as a result of redevelopment activities.

The elements of the Redevelopment Plan shall conform to the City of Bridgeton Master Plan and Zoning Ordinance. Any conflict with the adopted ordinances will be resolved through recommendations to revise the zoning in the area. Finally, the Plan will indicate land acquistion, demolition and removal of structures as may be required, redevelopment, improvements that are to be undertaken, conservation or rehabilitation of existing structures as appropriate to the goals of the Port District Redevelopment Area

SUMMARY OF EXISTING CONDITIONS

COHANSEY RIVER - WEST BANK

E. Broad to Vine St.

Bridgeton Plumbing Supply bldg is deteriorating; parking lot between main bldg and Hankins' storage is underutilized; Hankins' Lumber Co. shed is in new condition and appears to be viable; vacant parking lot on West side of Water St. is paved, and walled with a deteriorating retaining wall and is presently unused.

Vine St to Hampton St.

Woodruff Oil borders Vine to the River; end of Vine has a bulkhead remnant and could be developed as scenic access but could interfere with Woodruff operations and security; a large portion of the Woodruff site is an unused concrete pad; West side of Water is ok with Hankins' active sheds; National Refrigerants owns an historic but badly deteriorated structure on NW corner of it's property, otherwise the area of their operations in very clean and currently fully utilized.

Hampton St. to Lincoln St.

Riverfront area active with Woodruff Oil, and Petrunis Oil terminals with at least seven oil storage tanks that appear to be in need of maintenance a manufacturing operation is active in a building that appears to need some rehabilitation; West side of Water street contains some vacant land on NE corner and W to State St., there are a mix of four commercial uses and a private garage; riverfront use is contiguous to the CCUA fenceline however there are deteriorating oil storage tanks at southerly end of Woodruff property.

Linclon St. to Belmont Ave

River frontage consist of Woodruff Oil and the treatment plant of CCUA and is totally utilized with exception of tanks previously mentioned; Water Street at this area is very congested with some dangerous turns at the oil terminal; there exists an abandoned area just south of the Woodruff Oil terminal with storage tanks in deteriorating condition and a number of abandoned trailers are left; Western street edge is vacant and wooded with steep slopes along most of the area making development difficult. The wooded area serves as a buffer for the CCUA treatement facility.

Belmont Ave to Summit Avenue

Site of currently active dredge spoils disposal area; CCUA fenceline is just south of Belmont Ave; business on West side of Water Street is Dan-D Oil terminal.

Summit Ave to University Ave

Continuation of spoils site with four abandoned storage tanks at river edge and a deteriorated loading pier jutting into the Cohansey River at the site of Lupton's Canal; Western side of street is vacant and cleared as if to be old business site; Old brickyard said to be adjacent to Lupton's Canal.

University Ave to City boundary

Begin the extent of the Fog property characterized by former disposal site, an active disposal site and an active marine terminal with both active (anhydrous ammonia) and inactive storage tanks, and berthing facilities for a barge loading operation; terminal building is in need of upgrading and improvements and is considered a 'marginal' operation; site mostly vacant.

COHANSEY RIVER - EAST BANK

E. Broad to Glass (S. Laurel)

this area of riverfront includes: vacant lot proposed for Seafood Restaurant, newly constructed parking and boatlaunching/docking facility, and the Smith Richards Lumber Co.; is active area and not considered problematic at this time; 7up bottling is next to lumber co and very active with facility continuing out to Pearl St.

E. Broad to Glass St. (Laurel St to Pearl St.)

Vacant land along E. side of S. Laurel through half of Mulberry - Glass St. block; corner of Laurel and Mulberry is problem with haphazard parking, littering and observed loitering; frontage of Pearl St characterized by vacant and dilapidated buildings; only facility meeting standards is Co. Sheriff's offices fronting on E. Broad. The buildings along Pearl Street are abandoned up to the vacant lot on the corner of Mulberry St. There is a chapel that appears to need rehabilitation and the last building on the corner of Pearl and Glass St. is a 7up company structure that is boarded up.

Glass St. to Grove St.

Corner of Glass St. is the 7up trailer parking lot with associated activities of the overall 7up operation; an auto junkyard exists with the usual profusion of abandoned and dismantled cars and parts, the associated structures are deteriorating.

GROVE STREET TO ROCAPS RUN

Willow St. to Henry St.

River front is the Port Authority develoment in process of revitalizing former Hunt Wesson facilities; E. side is residential with vacant land, and deteriorating housing to Eagle Street then moderately good housing for one half block until vacant land at corner of Henry and Grove;

Henry St. to River St.

Vacant land at Henry, followed by moderate housing till the middle of the block where land is once again vacant through to South Ave.; Land along river is occupied by Construction Technologies Inc and then vacant and undeveloped to the South continuously to Garfield Ave.; beginning of the cove area of the Riverfront.

River St. to Garfield Ave.

Land along the River is vacant and drops into the cove of the river at this point; E. side is characterized by moderate housing with a predominance of vacant land.

Garfield Ave. to Cedar Dell

Both sides of Grove Street predominated by moderate housing stock.

Cedar Dell to City Boundary @ Rocaps Run

Area has scattering of housing but is predominantly vacant and underutilized; some dredge spoil disposal at Rocaps Run; area from Cedar Dell to Baltimore Ave displays steeply sloping topography near river and a small plateau in the center; from Morris Ave to Rocaps shows a plateau with very little relief; a few residences oocur in the area that are in poor condition or abandoned.

SOUTH AVENUE - WILLOW STREET TO GARFIELD AVE

Willow St. to Eagle St.

area is characterized by substandard dwellings, fire damaged and abandoned structures;

Eagle St. to Henry St.

half of block is moderate; vacant land in middle of block which connects through to Grove St.; housing is mixed, at least half of the existing housing needs rehabilitation or extensive repairs.

Henry St. to River St.

Mostly residential with moderate condition housing; housing conditions indicate that rehabilitation is needed; large vacant tract contiguous with Grove St. in southern half of block, was formerly auto dealership and is in need of redevelopment.

River St. to Garfield Ave.

Residential area with good conditions prevailing except on corner of River St where housing stock is moderate. There is an abondoned structure on the corner at Garfield, but the majority of housing on the block is of good condition. Conditions of housing deteriorate near the River Street end at house numbers 200 and below from River Street.

CHAPTER II

BRIDGETON PORT DISTRICT REDEVELOPMENT PLAN

RECOMMENDATIONS FOR IMPLEMENTATION

INTRODUCTION:

The area within the City of Bridgeton known as the Port District was declared Blighted by City Council in accordance with N.J.S.A. 40:55-21.1, et seq. by ordinance No. 86-19 which was adopted on March 3, 1987. The area of the City that is encompassed by the Port District includes all the lands fronting on the Cohansey River South from the Broad Street Bridge and including the Val-Mode property upstream on the West side of the River. Additionally, the District includes lands within the Historic District along South Avenue and lands along the western side of Grove Street to the City boundary. A map is attached to Ordinance No. 86-19 showing the exact boundaries and the properties included in the Redevelopment Area. (Fig. 2)

The second phase of planning for the orderly redevelopment and growth in the district is to consider recommendations for land uses on a property specific basis. To this end, the Mayor formed a Citizens Advisory Council to meet with the City Officials and the consultant to draft the redevelopment plan for the area. The recommendations contained in this report reflect the citizen input as well as the feelings of the professionals involved with the planning process. Some of the activities that are proposed are in the form of zoning changes and updates to the city Master Plan.

The actions for redevelopment can be taken either publicly by the City government or through private entities acting with the approval of the City.

Finally, the City recognizes that this Redevelopment Plan is a dynamic and variable document. The Plan provides the tools needed by the City to proceed forward with the social and economic revitalization of the Port District area of the City of Bridgeton. As the redevelopment process moves forth, the Redevelopment Plan as adopted may need to be modified and developed more fully, through amendments as may be proposed from time to time.

ZONING REVISIONS

Two zoning revisions are proposed in the Redevelopment Plan. These changes are on the East bank of the Cohansey River and reflect the changing nature of development in that part of the community.

The first zoning change is to reduce the size of the Industrial "I" zone that borders Glass Street to eliminate that portion of Bl 128 Lot 2 & 3 that it contains. Bl 128 Lot 2 & 3 should be included in the adjacent Commercial "C-2" zone.

The second zoning change would be to the area of Bl 146 lots 3 & 4 and Block 147. This area is currently zoned Medium Density Residential "R-2". Since the area has the potential for commercial development it should be zoned Commercial "C-2". This reflects the ability of the site to support some type of River related business activity.

LAND USE RECOMMENDATIONS

The sequence of the recommendations will be to describe the proposals along first the West side of the Cohansey River from E. Broad Street to the city boundary and then to repeat the procedure for the East side. (Fig. 1)

The Val Mode property should be offered for redevelopment as a mixed-use commercial/professional complex. The design and use of the Val-Mode property should reflect the standards contained in the Riverfront Urban Design Plan prepared by the city in 1982.

Reuse of the Bridgeton Plumbing supply property and the adjacent properties should be undertaken. Again these properties

should be developed to reflect the River as a focal point in the commercial activites on the site. Specific properties include those contained in Block 264.

The riverfront areas of the Cumberland County Utilities Authority should be developed into a riverfront recreation area. The existing vegetation provides an appropriate buffer and the natural features of the site can be developed for passive recreation. The properties along the Lupton Canal, specifically lots 5, 5.1 & 5.2 Block 215 should be acquired by the City and developed into a recreation area that could include a boat ramp and fishing pier/observation deck. This recommendation is consistent with development of the area for recreation as detailed in the 1976 City Master Plan.

The parcels bounded by E. Broad, S. Laurel, Glass and S. Pearl Streets should be acquired and redeveloped according to a comprehensive development plan that considers many factors. Among the problems to be solved in the area of Blocks 125 & 126 are traffic circulation from the County sherriff's offices, parking for commercial redevelopment, the extension of the commercial districts of Laurel and Pearl Streets and the eliminaton of the dilapidated and unsanitary conditions that presently exist. Consideration of pedestrian flows across E. Broad Street (State Highway Rt. 49) should be addressed through coordination with the State Highway Department (NJDOT), and in the comprehensive traffic study recommended later in this plan.

Neighborhood preservation and upgrading is planned for the South Avenue section from Willow to River Street. Sidewalks

and curb improvements should be given priority in the municipal capital budget. Widening of Eagle Street should be studied and consideration for providing off-street parking for the residents must be addressed. Eagle Street is a major access to the Bridgeton Port and this roadway needs to be improved from present conditions.

The Bridgeton Port Facility will continue to develop as per the Port Authority plans. Vacant land exists across Grove Street from the Port site. This land should be acquired and developed into parking for the employees of the Port Industrial Park. It is estimated by the Port Authority that at least 150 parking spaces per shift are required to meet current and projected needs. Parking for 75 cars can be accommodated in the Port Industrial Park proper. Therefore the need exists to create an additional 75 parking spaces, off-site and adjacent to the Port of Bridgeton.

As additional parcels become available along Grove Street down to River Street, they should be included into the parking lots. It is not the intent of this plan to recommend that housing be replaced with parking, only to stress that the parking needs of growing industries are not incompatible with the present neighborhood.

Development of properties in tax Block 147 should be attempted utilizing the most appropriate sites to take advantage of the access to the River. A marina/commercial development is feasible with emphasis placed on providing continuous riverfront access and recreation. An overlook and pathway system should be implemented along the riverbank in addition to the commercial

development.

Residential development as defined by the R-2 zoning ordinance should be encouraged in the riverfront properties comprising Blocks 157 & 193. The 1976 Master Plan recognized this tract as a unique area that can be developed to a high density of mixed single and multifamily housing. The present zoning allows for cluster type development in densities that are compatible with the sensitive nature of the site. The City should offer the necessary incentives to developers of residential property to insure that this parcel is developed as a Planned Development. To this end, a Planned Development zoning ordinance should be adopted and applied to the site. The ordinance can be an adjunct to the present R-2 ordinance but will provide for controlled site development to insure a balance of housing, open space, recreation with proper transportation and parking controls.

ACQUISITIONS

The implementation of a redevelopment plan requires that public agencies acquire the title to certain lands within the district in order that reconstruction take place in an orderly and beneficial manner. Certain parcels of land located within the Port District Redevelopment Area should be acquired in order that the City can proceed with the necessay redevelopment. A map shows the location and specific properties to be acquired. Generally the properties are located in the area bounded by Broad, S. Pearl, Glass and S. Laurel Streets, and a property located directly adjacent to the Port Industrial Park. Specifically, the

properties recommended for acquisition are: (Fig. 3)

Block 125, Lots 7,8,9 & 11.

Block 126, Lots 1,2,3,3.1,12,13,15,17-20,21 & 22.

Block 146, Lots 2 & 2.01.

TRAFFIC STUDY

There are four major areas of concern to be addressed in the Redevelopment District with regards to the traffic problem. These areas are Water Street, pedestrian crossing of Broad Street, the Bank Street Extension and Eagle Street. A detailed traffic study is beyond the scope of a redevelopment plan and the City is presently initiating a contract with a professional Traffic Engineer to perform the necessary work.

Water Street at its terminus with W. Broad Street poses a unique traffic problem. This street is an access for the industrial firms located along the West bank of the river. Parking in close proximity to the Broad Street intersection frequently causes congestion and unsafe conditions for traffic trying to enter or exit Water Street. The proximity of buildings from Bridgeton Plumbing and Hankins Lumber Company make it impractical to attempt to widen the street at the Broad Street intersection. Since the Redevelopment Plan calls for the commercial redevelopment of the Bridgeton Plumbing property, traffic must flow past the site to parking areas located beyond and within the proposed use. A commercial use of the site will also require that some form of pedestrian controls be implemented at the Broad Street - Water Street area. The entire section of

Broad Street from Atlantic Street to Pearl Street needs to be studied in depth by professional traffic experts to recommend signal coordination and pedestrian traffic controls in order to allow the South side of Broad to become a viable commercial district.

An additional area of concern along Water Street is at the intersection of Lincoln Street. The roadway at this point becomes irregular and poorly defined. Street widening and straightening will releive some of the hazardous conditions that presently exist.

The ability of pedestrians to comfortably and safely cross Broad Street must be addressed. Proper and effective signage placed to direct pedestrians should be implemented. The traffic study should address the proper means to coordinate the existing traffic lights to allow pedestrians proper time to cross the street and to make the South side of Broad an easier place to get to and from. One other potential pedestrian hazard to be addressed in on Grove Street at the Port Industrial Park. As off-site parking is developed, a pedestrian operated traffic signal should be erected to provide safe passage for the employees from the parking to the job site and back to their cars after their shift is completed.

The 1976 Master Plan called for the Bank Street Extension to be completed to South Avenue. (Fig. 5) With proposed development at the Port site, the extension of this road will provide additional access to the South Avenue & Grove Street area and also releive potential traffic congestion at the Pearl Street-Broad

Street intersection.

Finally, Eagle Street is a main access into the Port Industrial Park. Presently, residents park on both sides of the street causing a congestion problem. As more trucks enter and leave the Port this problem will continue to get worse. While parking is an enforcment problem, off-street parking will be needed to provide residents with and alternative to the present situation. Once the parking problem is under control, the present roadway at Eagle Street should suffice to service the industrial needs of the businesses at the Port. The traffic study should evaluate the intersection at South Avenue for turning radius and site angles relative to the projected type and volume of traffic.

PUBLIC ACCESS AND RECREATION PLAN

Public Access to the Riverfront is considered in the Recreational aspects of this plan. The 1976 Master Plan was specific in calling for access along both banks of the Cohansey River contiguous with the Downtown District. Public Access is provided at six major areas, within the scope of this plan.

Along the West riverbank public access will be provided by the: 1) Bridgeton Plumbing Supply commercial redevelopment, 2) the Lupton Canal area and 3) along the dike south of Bridgeton Marine Terminal.

On the East side of the Cohansey River, access is specified at: 4) the present Bridgeton boatlaunch area, and 5) the South of the Port Industrial Park through the marina plan, and finally, 6)

public access is specified as a component of the Planned Residential Development District (PRD) at the Southern end of Grove Street.

These access areas provide for a variety of different experiences. Both passive and active recreation will be accomodated along the River. This plan will allow the public to have almost continuous access to the Cohansey River from the downtown area to the natural settings of the lower river areas of the City.

The access component of the plan is in conformance with NJDEP Policies on Coastal Development. Under the Resort/Recreational Use Policies (NJAC 7:7E-7.3) each waterfront municipality should contain at least one waterfront park on each body of water in the community. This plan is providing six such sites within the area of the Cohansey River, far in excess of the minimum required. The policy on Public Access to the Waterfront (NJAC 7:7E-8.11) provide that development along the waterfront include provisions for both linear and perpendicular access to waterfront areas and that the access must encourage the residents to take advantage of the waterfront setting. By providing the mix of active and passive sites, i.e. the parks, walkways and boating facilities, the Bridgeton Waterfront Redevelopment Plan is a model of compliance with the spirit and intent of the NJDEP Rules.

Starting at the Broad Street Bridge (NJ Hwy 49) the public is able to access the Cohansey River through a variety of sites. Both the East and West Banks of the River will have the unique mix of passive sites and active facilities to allow residents of

Bridgeton and the surrounding region to enjoy and use the River. This Plan intersperses access to the River with the current mix of industrial and commercial uses and provides that new residential development provide through dedicated open space the necessary access to the lower reaches of the River. Much of the planned access is not now available to the public. While the Plan cannot provide a continuous uninterrupted access to the riverfront, the variety and number of sites to be developed will meet the needs of the community. The Bridgeton plan is a model of Public Access and Recreation planning.

SUMMARY OF PERMITS

Contained in the Appendix A-1 is a summary of the identified permits that will have to be considered for the implementation of the recommendations of the Redevelopment Plan.

SUMMARY OF ECONOMIC DEVELOPMENT PROGRAMS

In order that the City be able to implement the many facets of the Redevelopemt Plan, funding sources and programs have been identified. Also included in the section is a summary of Housing Assistance Programs that are administered by the City. The different economic programs are detailed in the Appendix A-2.

DISCUSSION OF NJDEP RULES ON COASTAL RESOURCES AND DEVELOPMENT

The entire location of the Port District Redevelopment Area fall under the jurisdiction of NJDEP Division of Coastal Resources and any development within this area must conform with the Coastal

Area Facilities Review Act (CAFRA). A discussion of the compliance with the Rules on Coastal Resources and Development (NJAC 7:7E-1.1 et seq.) is contained in Appendix A-3.

CONCLUSIONS

Implementation of the recommendations contained within this plan will accomplish the stated goals of the Bridgeton Port District Redevelopment Plan. This plan contains the elements necessary: 1) to continue the commercial revitalization of the downtown riverfront area; 2) to upgrade the South Avenue Historic District neighborhood; 3) to provide for contiguous recreation opportunities along the riverfront; and, 4) provide for the orderly growth of a new residential neighborhood that takes distinct advantage of the vista and unique environment of the Cohansey River.

This Plan is the synthesis of the efforts of the Citizens of The City of Bridgeton and the professional staff of the City government. Many meetings were held between the City Planning Board, the Mayor's Citizens Advisory Committee and the City Council. Through the input received, the goals of the City were met and the concerns of the residents of the Redevelopment District have been addressed.

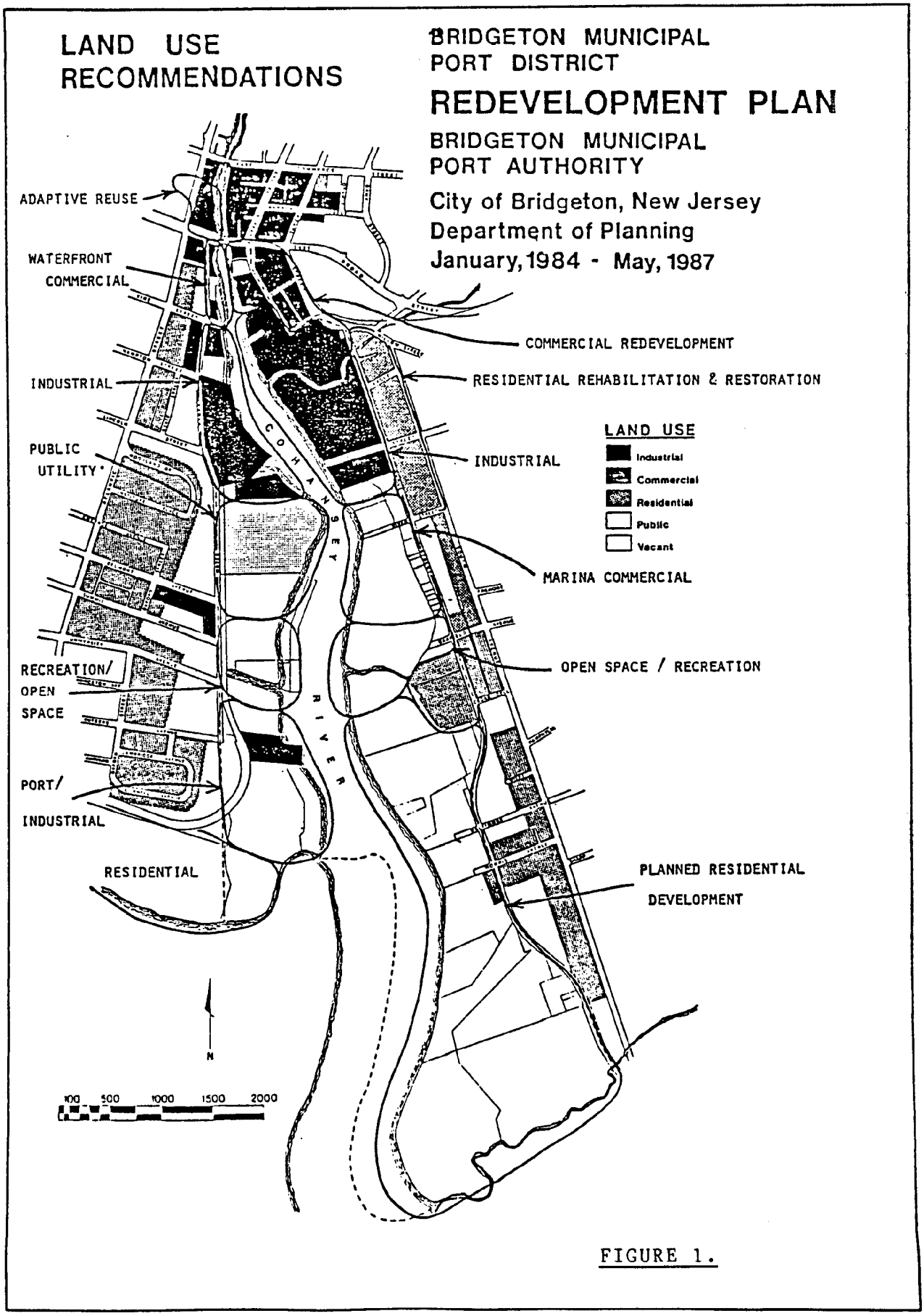

LAND USE RECOMMENDATIONS
BRIDGETON MUNICIPAL PORT DISTRICT
REDEVELOPMENT PLAN
BRIDGETON MUNICIPAL PORT AUTHORITY
City of Bridgeton, New Jersey
Department of Planning
January, 1984 - May, 1987
ADAPTIVE REUSE
WATERFRONT COMMERCIAL
INDUSTRIAL
PUBLIC UTILITY
RECREATION/ OPEN SPACE
PORT/ INDUSTRIAL
RESIDENTIAL
COMMERCIAL REDEVELOPMENT
RESIDENTIAL REHABILITATION & RESTORATION
INDUSTRIAL
MARINA COMMERCIAL
OPEN SPACE / RECREATION
PLANNED RESIDENTIAL DEVELOPMENT
COHANSEY RIVER
LAND USE
Industrial
Commercial
Residential
Public
Vacant
N
100 500 1000 1500 2000

FIGURE 1.

BRIDGETON MUNICIPAL PORT DISTRICT

REDEVELOPMENT PLAN

BRIDGETON MUNICIPAL PORT AUTHORITY

City of Bridgeton, New Jersey
Department of Planning
November, 1986

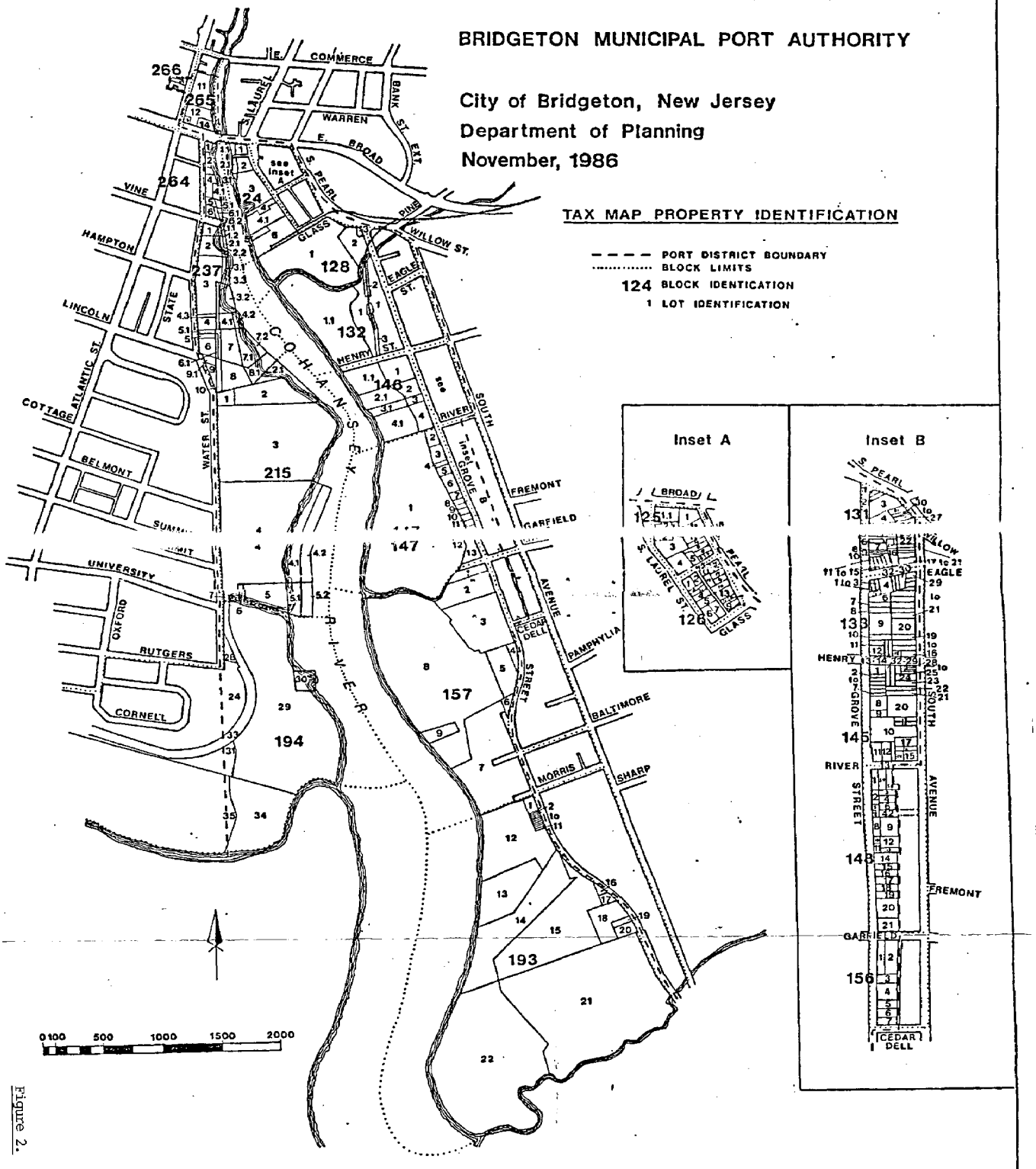


Figure 2.

BRIDGETON MUNICIPAL PORT DISTRICT

REDEVELOPMENT PLAN

BRIDGETON MUNICIPAL PORT AUTHORITY

City of Bridgeton, New Jersey
Department of Planning
November, 1986

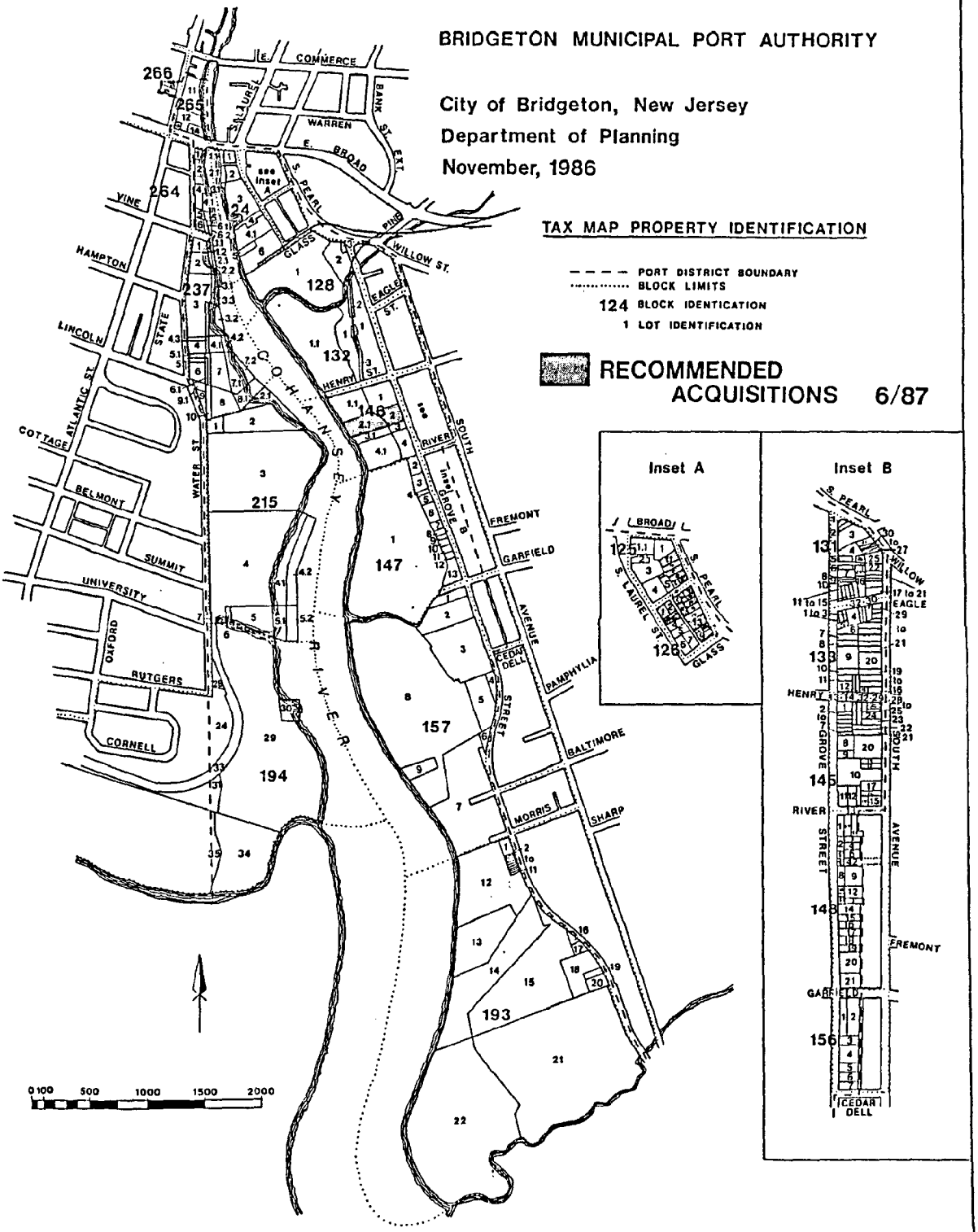


FIGURE 3

ZONING
CITY OF BRIDGETON
• NEW JERSEY •

FP-Floodplain

O1-Park & Open Space	I -Industrial
R1-Low Density Residential	C1-Central Business
R2-Medium Density Residential	C2-Apartment/Commercial
R3-High Density Residential	C3-Hospital/Medical
R4-Medium Density Townhouses	C4-Neighborhood Commercial
	C5-Highway Commercial

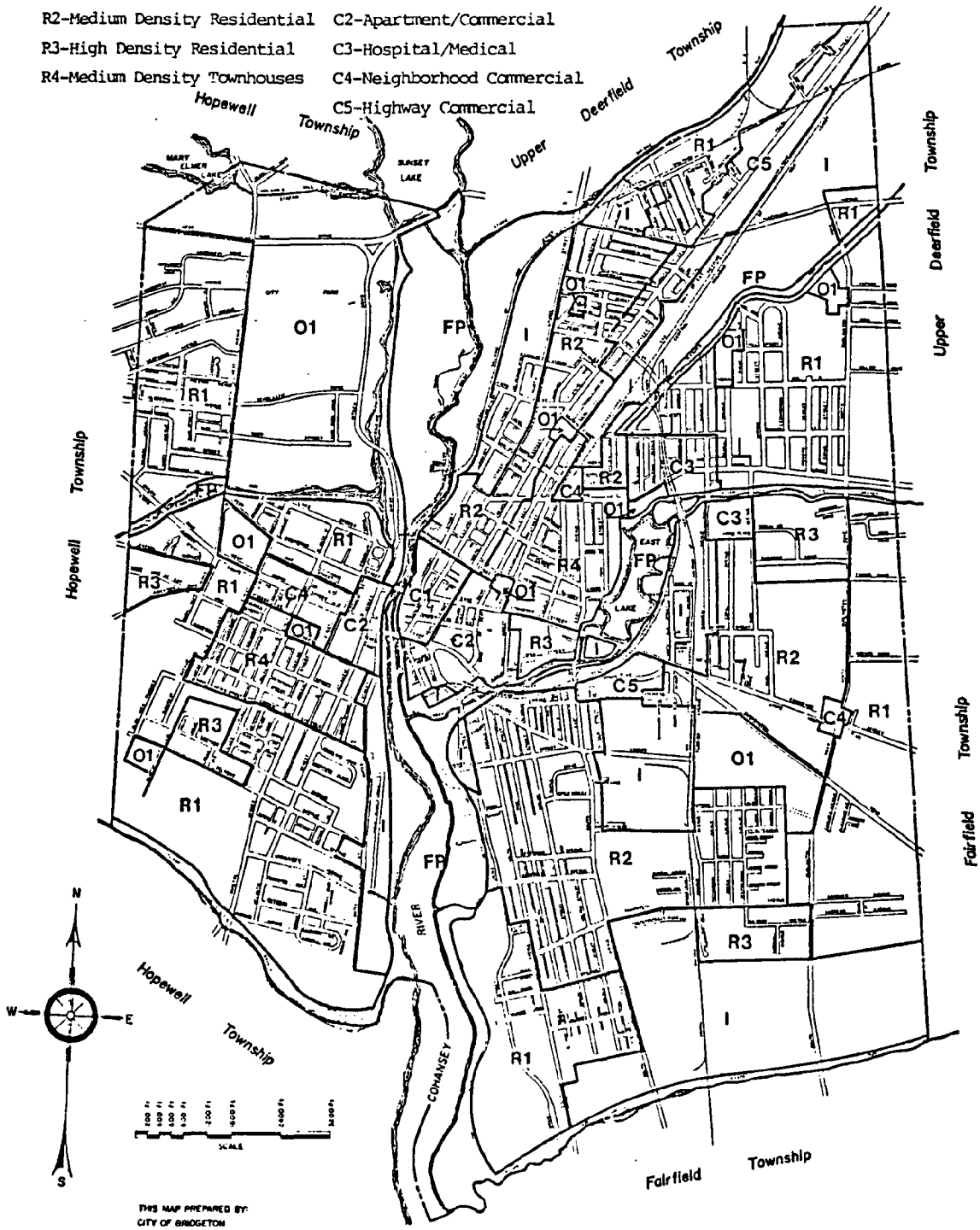


FIGURE 4

Project Boundary Map

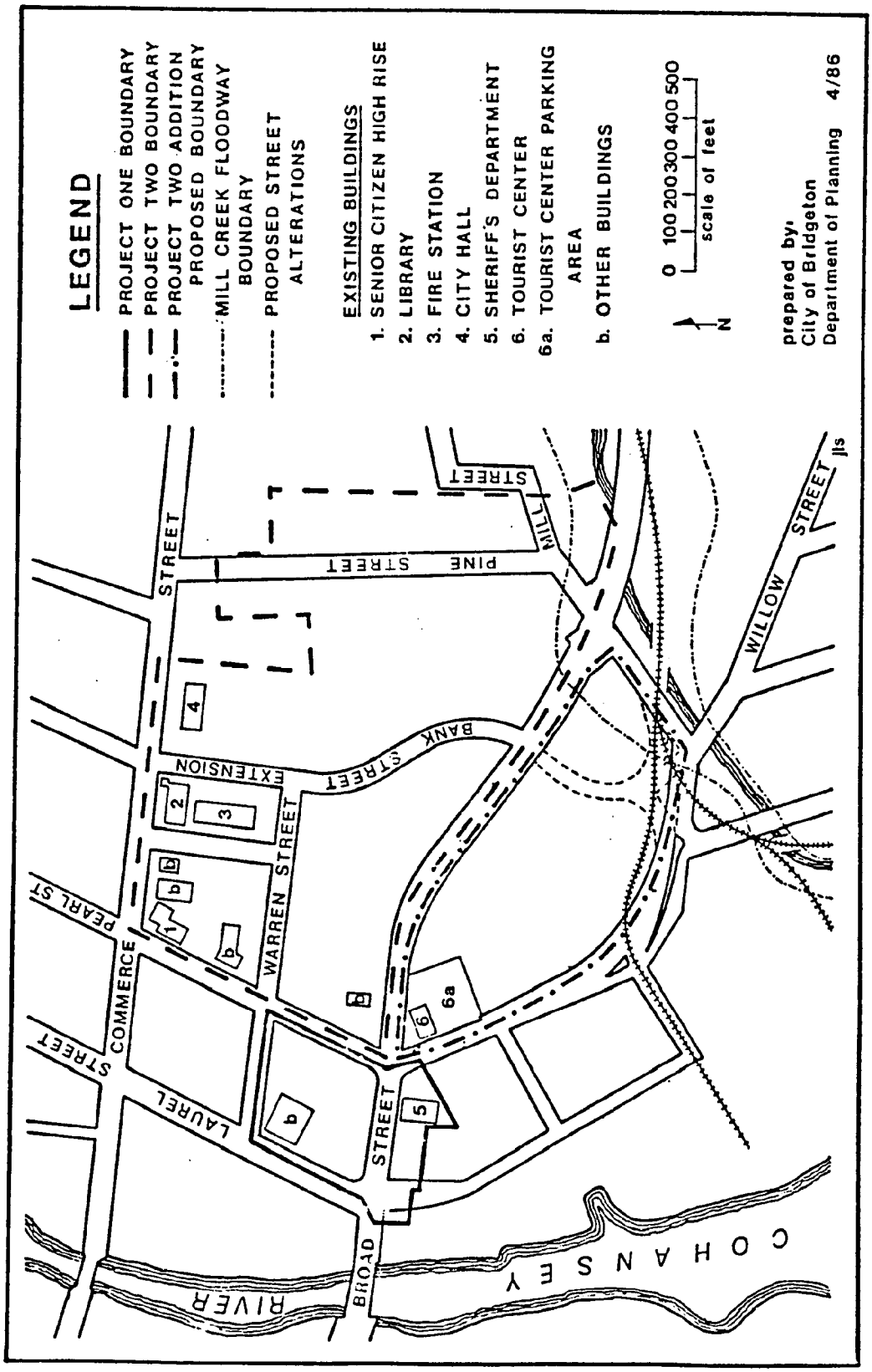


FIGURE 5

APPENDICES

A-1.....Summary of Permits

A-2.....Economic Development Programs and Housing and Neighborhood Rehabilitation Funds

A-3.....Discussion of NJDEP Rules on Coastal Resources and Development

A-4.....Ordinances of City of Bridgeton

APPENDIX A - 1

SUMMARY OF PERMITS FOR DEVELOPMENT IN

PORT DISTRICT REDEVELOPMENT DISTRICT

SUMMARY OF PERMITS

In consideration of the location of the Waterfront Redevelopment District adjacent to the Cohansey River, a discussion of the permits for development that will be encountered in implementing the recommendations of the Plan is necessary. Development in the Redevelopment District is regulated by various divisions of the New Jersey Department of Environmental Protection (NJDEP) and in some instances by the United States Army Corps of Engineers (COE).

Following is a summary of the permits that may be required, the agency that administers the permit program and the scope of that agency's authority as it relates to the implementation of the Waterfront Redevelopment Plan.

1. COASTAL AREA FACILITIES REVIEW ACT (CAFRA), NJDEP Division of Coastal Resources.

Regulates activities in the defined Coastal Zone (which encompasses the Redevelopment District) meeting the following criteria:

a. construction of 25 or more dwelling units

b. construction of 1200 linear feet of more of roadway or pipeline for the transport of petroleum, natural gas, or sewage in a single municipality during one year

c. construction of 300 or more parking spaces for motor vehicles

d. involve any of the following activities: Marine terminal and cargo handling, Sanitary landfilling, Sewage treatment, Inorganic acids and salts manufacture, Bulk storage of petroleum or other gases, Electric power generation, Metallurgical construction, Food or food by-product manufacture, Paper production, Agri-chemical production, Mineral product mining or processing, Chemical or petroleum processing or manufacture, or Airport construction

2. TIDELANDS CONVEYANCE (formerly Riparian), NJDEP Bureau of Tidelands.

Is necessary for any activity situated on lands that are now or have formerly been flowed by the Mean High Tide. The Tidelands Conveyance takes the form of either a grant, a lease or a license.

A grant conveys full ownership to the applicant. A lease conveys use of the property for a fixed number of years, and is usually issued for projects involving solid fill (such as a bulkhead). A license also allows use of the property for a fixed number of years and is the type of instrument most commonly used for residential docks and piers.

3. WETLANDS PERMIT, NJDEP Division of Coastal Resources.

The Wetlands Permit is required for any regulated activity to be conducted on coastal wetlands. The state regulations provide for two types of Wetlands Permits, Type A and

Type B.

Type A Wetlands Permit: required for minor projects including excavation of small boat mooring slips, maintenance or repair of bridges, roads or highways, and construction of piers, catwalks, docks, landings and observation decks.

Type B Wetlands Permit: required for installation of utilities, excavation for boat channels and mooring basins, construction of impoundments and sea walls, water diversion and the use of pesticides. (requires an Environmental Impact Statement [EIS])

4. WATERFRONT DEVELOPMENT PERMIT, NJDEP Division of Coastal Resources.

This permit may be required for any project that is within or bordering upon a tidal waterway. The requirements for this permit are similar to those for the CAFRA Permit. Except that an EIS is not required

5. US ARMY CORPS OF ENGINEERS (COE) PERMIT, Philadelphia District Engineer.

Required for the dredging or filling of any wetlands or water body under section 404 of the Clean Water Act. Further required for dredging, stream channelization, filling or any other work affecting a navigable water body under Section 9 or 10 of the Rivers and Harbors Act of 1899.

6. STREAM ENCROACHMENT PERMIT, NJDEP Bureau of Floodplain Management.

This permit is required for any activity or construction within the 100-year floodplain of any stream. The 100-year floodplain is that which is mapped either by the Federal Emergency Management Agency (FEMA) or the State of New Jersey.

7. SEWERAGE EXTENSION PERMIT, NJDEP Municipal Waste Management.

May be required for the extension of sewerage into new developments where such service is not presently connected.

8. WATER QUALITY CERTIFICATION, NJDEP Office of Planning and Standards.

A Water Quality Certificate is required for any COE certified project involving dredging of filling of water areas.

9. ENVIRONMENTAL CLEANUP RESPONSIBILITY ACT (ECRA), NJDEP Division of Waste Management.

This law imposes pre-conditions on the sale, transfer or closure of certain industrial establishments involved in the generation, manufacture, refining, transportation, treatment storage, handling, or disposal of hazardous substances or hazardous wastes. The owner of such a property must notify NJDEP of the signing of a sales contract and within 60 days of an actual sale, the owner must file with the Division a negative declaration or a cleanup plan.

Industries in the following categories as defined by the Standard Industrial Classification (SIC) are potentially covered by the provisions of the act:

SIC	Industry Category
22	Textile Mill Products
23	Apparel
24	Lumber & Wood Products
25	Furniture & Fixtures
26	Paper & Allied Products
27	Printing Publishing & Allied Industries
28	Chemicals & Allied Products
29	Petroleum Refining & Related industries
30	Rubber, Plastic Products
31	Leather & Leather Prod
32	Stone, Clay, Glass & Concrete Products
33	Primary Metal Industries
34	Fabricated Metal Prod
35	Machinery
36	Electrical & Electronic Machinery
37	Transportation Equip
38	Measuring Analyzing & Controlling Instruments, Photographic, Medical & Optical Goods
39	Miscellaneous Manufacturing Industries
46	Pipelines
47	Transportation Services
48	Communications
49	Utilities
51	Nondurable Goods Wholesaling
76	Miscellaneous Repair Services

(Note: SIC numbers contain four (4) digits with the first two numbers signifying major groups as listed above.)

APPENDIX A - 2

ECONOMIC DEVELOPMENT PROGRAMS and

HOUSING AND NEIGHBORHOOD REHABILITATION FUNDS

Programs Available to New and Existing Businesses in the Bridgeton Port Redevelopment District

UNITED STATES SMALL BUSINESS ADMINISTRATION

U.S. Small Business Administration (SBA) 7A Program

Program Description:
SBA is authorized to provide direct loans and loan guarantees to "small Businesses" when other financing is not available.

Eligible Activities:
Land or building purchase, construction or renovation; purchase of machinery and equipment; working capital.

Eligible Borrowers:
Small business (individual, partnership or corporation) generally with less than 1,000 employees and sales of less than 10 million dollars.

Application Procedures:
A detailed financial application (including history and projection) must be submitted. Proof that the funds are unobtainable from private sources must be provided.

Limitation:
The interest rate on loan guarantees is determined by the bank and can be as high as the prime rate plus 3 percentage points. Direct loans, when available, have a reduced rate.

Contact Re. Information:
U.S. Small Business Administration
Federal Building
Broad Street
Newark, NJ 07102
(201) 645-3251
Most commercial banks also provide information and assistance on SBA loans.

U.S. Small Business Administration (SBA) 503 Program

Program Description:
The SBA 503 program provides for the guarantee by SBA of the repayment of principal and interest on debentures (bonds) issued by qualified State and/or Local Development Companies.

Eligible Activities:
Fixed asset projects (including building purchase, renovation, or construction, purchase of machinery).

Eligible Borrower:
Certified Local Development Companies - issues debentures on behalf of individuals, partnerships or corporation meeting SBA Small Business criteria. (See 7A Eligible Borrowers).

Application Procedures:
Local Development Company and small business develop financial history and projection as well as participation from private lending sources and from the small business itself. Development Company then issues debenture for the amount being financed and the repayment is guaranteed by SBA.

Limitation:
No small business can receive more than 45% of the cost of a project from SBA, at least 50% of project cost must come from non-federal sources. The SBA total cannot exceed $500,000. Project can only happen in those localities where there is a certified Local Development Company.

Contact Re. Information:
United States Small Business Administration
970 Broad Street
Newark, NJ 07102
(201) 645-3251

UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Urban Development Action Grant Program (UDAG)

Program Description:
UDAG funds development projects in distressed cities on a matching basis with private investments.

Eligible Activities:
Projects are limited to fixed assets but are otherwise extremely flexible. Funds can be utilized for mortgage financing, public works activities by the locality, or direct project subsidy.

Eligible Applicants:
Certain cities or counties (see appendix) in New Jersey are eligible to apply for UDAG funds on behalf of a project in that city or county.

Application Procedures:
UDAG applications are submitted quarterly to HUD, and compete against other applications for available funding. Criteria include: (1) The comparative distress of the city, (2) the number of jobs to be created, (3) the amount of new taxes generated, (4) the ratio of private dollars to the UDAG dollars being requested. (The commitment for the private dollars must be made prior to the application being filed). Decisions are usually made within 60 days of filing.

Projects not approved may be resubmitted in the next quarter of the year.

Limitations:
The total available amount of funds is limited nationwide. Only projects in distressed cities are eligible.

Contact Re. Information:
U.S. Department of Housing & Urban Development
Area Office
Gateway One
Newark, NJ 07102
(201) 645-3379

Community Development Block Grant (CDBG) Loan Guarantee (Section 108)

Program Description:
Provides federal guarantee for promissory notes issued by cities or their designated agencies.

Eligible Activities:
Land acquisition and structural rehabilitation of CDBG-approved development projects (i.e. acquisition of real property, rehabilitation of publicly owned or acquired real property).

Eligible Applicants:
Cities or counties (or their designated agencies) which are eligible for Community Development Block Grant funds.

Application Procedures:
Application is submitted as part of an application by the city for CDBG funds. City can borrow up to 3 times its annual CDBG amount (i.e. Paterson's annual CDBG amount is about $4,000,000). An answer is usually obtained with 75 days. The Term of repayment is generally 6 years (although under certain conditions 20 years will be allowed). The interest rate is pegged to the U.S. Treasury rate.

Limitations:
The city must be in a position to guarantee repayment out of future CDBG funds in the event of default.

Contact Re. Information:
U.S. Department of Housing & Urban Development
Office of Community Planning & Development
451 Seventh Street S.W.
Washington, D.C. 20410
(202) 755-6326

Economic or Community Development Office
of your town

NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY

New Jersey Economic Development Authority (NJEDA) Tax Exempt Bond Program

Program Description:
NJEDA issues tax exempt industrial revenue bonds to finance fixed asset project.

Eligible Activities:
Projects which can be assisted by this program include: construction of new buildings; purchase, renovation, and/or expansion of existing buildings; purchase of machinery, equipment and fixtures; costs associated with the above (i.e. legal, architectural, and engineering expenses).

Eligible Borrowers:
Any individual, partnership, or corporation authorized to do business in the State of New Jersey.

Application Procedures:
- --Applicant fills out and submits application to NJEDA (with a $250 non-refundable application fee).
- --ED staff and designated bond counsel review application to determine eligibility.
- --Applicant must find a bank, insurance company, corporation or individual ready to purchase the bonds from NJEDA (Rate and term are negotiated between the applicant and the purchaser of the bonds).
- --Final approval is granted (within 60-90 days for an uncomplicated project).

Limitations:
Industrial and/or manufacturing projects may be located anywhere in New Jersey.

NJEDA Direct Loan and Loan Guarantee Program

Program Description:
NJEDA provides direct loans and loan guarantees, with priority for projects in designated cities.

Eligible Activities: Fixed asset and/or working capital expenditures (working capital guarantees cannot be combined with tax exempt bonds).

Eligible Borrowers;
Any individual, partnership, or corporation authorized to do business in the State of New Jersey.

Application Procedures:

Applications meeting the following criteria will be considered: (a) The project should be located in a municipality with high unemployment. (b) The project should involve manufacturing. (c) The project should create a significant number of permanent jobs. The procedure is to submit a financial application (with a full business and financial history and projection), coordinate the activities with a participating bank, and be prepared for 60-90 day processing time. The EDA must be assured that there is a good prospect for repayment.

Limitations:

Loan Guarantee:

(1) Fixed asset loan guarantees: As a general rule, the Authority may guarantee up to 30% (not to exceed $1,000,000) of bank loan or tax-exempt bond issue to be used for the purpose of acquiring fixed assets. The maximum term of the guarantee is 10 years, although the loan may be for a longer term. If the loan does not exceed $500,000 the Authority may guarantee up to 90% of the loan. (2) Working capital loans: The Authority may guarantee up to 90% (not to exceed $600,000) of a bank loan to be used for working capital loan guarantee is also ten years.

The Authority will seek to guarantee only that portion of the loan that is absolutely essential in order to complete the transaction, so that in many cases, less than the maximum guarantee will be provided.

In addition to $250 non-refundable application fee, there is a fee equal to 1/2% of the guaranteed portion of the loan times the number of years the guarantee is in effect (the $250 is credited to the 1/2%) at closing.

Direct Loans - The Authority has limited funds available for direct loans to projects which are unable to obtain sufficient credit from banks even with a loan guarantee. Direct loans generally are limited to a maximum amount of $250,000, a term of 10 years, and an interest rate equal to the federal discount rate (12-15%). The Authority's collateral position in a direct loan may be subordinated to the interests of other lenders, and direct loans may be used in combination with Authority loan guarantees. Eligibility standards for direct loans generally conform to the standards for loan guarantees described above.

There is a $250 non-refundable application fee.

Contact Re. Information:

N.J. Economic Development Authority
Capital Place One
200 South Warren Street
Trenton, NJ 08625
(609) 292-1800

N.J. Economic Development Authority (NJEDA)
Urban Centers Commercial Loan Program

Program Description:
NJEDA provides direct loans for the expansion of commercial (retail) facilities in the urban centers of New Jersey.

Eligible Activities:
This program focuses on the expansion or modernization of retail operations. Basically, these are fixed asset expenditures although a small percentage of loan amount can be used for working capital.

Eligible Borrowers:
Retail operators that have been in business for at least one year and are located in designated urban areas (see appendix).

Application Procedures:

- --Applicant fills out and submits application to NJEDA (with a $250 non-refundable application fee).
- --The application must include detailed financial history and projections.
- --EDA must be assured of a good prospect for repayment.
- --Processing time approximately 60-90 days.

Limitations:

- --Loans are made by NJEDA at an interest rate of 7% and for a term of up to 10 years. The maximum amount of loan is $30,000. The applicant must provide evidence of equity and/or private lending sources for a portion of the project (usually 50%).
- --This program is limited to projects in distressed cities.

Contact Re. Information:
New Jersey Economic Development Authority
Capital Place One
200 South Warren Street
Trenton, NJ 08625
(609) 292-1800

Trade Adjustment Assistance (TAA)
(Administered by the U.S. Economic Development Authority and the New Jersey Economic Development Authority)

Program Description:
This program assists firms which prove their business has been seriously harmed by foreign imports.

Eligible Activities:
For eligible firms, any financing (either fixed assets or working capital) designed to alleviate the impact of the foreign competition, is an eligible activity.

Eligible Borrowers:

Businesses which have been certified by the U.S. Department of Commerce as eligible for relief.

Application Procedures:

There is a two-step procedure:

1) The company must apply for certification to be eligible to TAA assistance. It must show that foreign competition has had a direct, adverse impact on the company. It must also show that funds are not obtainable from banks or other private lending institutions.
2) Upon certification, the company must submit an economic recovery plan which is designed to overcome the effects of foreign competition.

Limitations:

Direct loans are available to a very limited extent, loan guarantees of 90% of a bank loan are more readily available. Technical assistance in the form of consultants is also provided (with the government providing all or part of the cost of such technical assistance).

Contact Re. Information:

N.J. Economic Development Authority
Trade Adjustment Assistance Office
Trenton, NJ 08625
(609) 292-1800

NEW JERSEY LOCAL PROPERTY TAX ABATEMENT

There are at present two types of tax abatement authorized by the State. Municipalities may offer either of these programs as they apply. The first applies only to new construction, and the second to improvements as well as new construction.

1. **New Jersey Urban Renewal Corporation and Association** Law of 1971 (Fox-Lance Law)

Under this law, New Jersey municipal governments have been empowered to designate certain sections of their municipalities as blighted in order to encourage redevelopment of those areas, within which preferential tax treatment may be offered for that purpose. These areas are limited to "Blighted Areas" under the definition of the New Jersey Redevelopment Law--or "Areas in Need of Rehabilitation" which is a less formal determination by the City Council.

DEVELOPER: The commercial or industrial developer interested in undertaking a project in such an area must make application prior to undertaking the project in order to take advantage of the tax abatement provision. The developer must first organize an "urban renewal" entity, either a corporation or an association formed solely for the purpose of carrying out the project. The

specific urban renewal entity, while under tax agreement, must operate only one project, declare that it has been organized for a public purpose, and not voluntarily transfer the project while operating within the terms of the agreement.

DURATION: The law provides tax abatement for commercial or industrial development for maximum of twenty years from the date the agreement is executed, but not more than 15 years from the start of project operation. This allows a 5-year period between executing the agreement and commencing the project.

PAYMENT IN LIEU OF TAXES: Since the improvement is exempt from taxes, a payment is made to cover services. This is know as an in-lieu-of-taxes payment and is not less than 15% of annual gross revenue for each year of operation.

In instances where such a figure cannot be reasonably determined, the charge is not less than 2% of the total project costs. Under either of these formulas, minimum tax obligation may not be less than the tax obligation in the year immediately proceeding the year of acquisition.

LIMITATION OF PROFITS: The urban renewal entity is bound by the law to limited allowable profits. The entity's interest in the property must be in the form of ownership or lease to cover the period of tax abatement. However, the urban renewal entity often serves only as a real estate holding entity with a net lease with the operating company.

Profit limitations are based on four variables: (1) total project costs; (2) allowable profit rate; (3) allowable net profit; fit; and (4) net profit.

Total project costs are defined in the stature as land costs; construction costs; architects', engineers', related fees; survey, testing costs; construction costs; costs of initial financing; insurance, interest, financing during construction; commissions on initial leasing; real estate taxes during construction; and developer's overhead.

Allowable profit rate consists of 1 1/4% added to the interest rate on permanent mortgage financing. If there is no such financing, 1 1/4% is added to the prevailing mortgage interest rate.

Allowable net profit is determined by applying the allowable profit rate to the total project cost.

2. **Chapter 12, New Jersey Public Laws of 1977**
This act authorized New Jersey municipal governments to enact ordinances allowing tax preferences for commercial and industrial improvement projects undertaken in areas within municipalities "in need of rehabilitation." Under this act, a developer may receive abatement for a 5-year period.

EXEMPTIONS: Exemptions apply in those cases where an assessable improvement is made in an existing commercial or industrial structure but the structure is not increased in volume by more than 30%. This allows a property owner to expand the facility while freezing current tax assessment for 5 years. The exemption begins upon the date of completion of the improvement.

The tax obligation for the property cannot be less than in the 12 months preceding commencement of the improvement.

ABATEMENTS: In cases of totally new construction or additions to existing structures that exceed by more than 30% the volume of the existing structure, the applicant may seek a 5-year tax abatement. Abatement starts upon completion of the project.

Payment:
Payment can be made in one of three ways: (1) 2% of the cost of project; (2) 15% of the project's "annual gross revenues"; (3) A tax phase-in based on a percentage of taxes otherwise due.

Under the 2% formula, the cost of the project includes the cost of fair market value of direct labor and all materials used in the project, the cost of land acquisition, and contractors' fees associated with the project.

Under this 15% formula, "annual gross revenues" means the total annual gross rental and other income payable to the owner of the project from the project.

Under the tax phase-in formulas these are the percentages of taxes that otherwise would be due during the 5-year period of abatement:

1st year - 0%
2nd year - 20%
3rd year - 40%
4th year - 60%
5th year - 80%

CITY OF BRIDGETON BUSINESS DEVELOPMENT PROGRAM

INTRODUCTION

The City of Bridgeton, through its Community Development Block Grant Program, offers financial assistance to commercial and industrial enterprises that crate new jobs in the City. The program offers low-interest loans and direct grants that are used in conjunction with the applicant's equity and other financial resources to create jobs.

ELIGIBILITY:

Any for-profit enterprise located within the City of Bridgeton is eligible to receive assistance under the Business Development Program (BDP). The City gives priority to those applications that reutilize vacant buildings and/or locate in the City's Downtown Business District. New and existing businesses are el-

igible. However, new businesses must demonstrate that they will locate within the City.

FINANCIAL ASSISTANCE:

The City offers direct principal-reducing grants that reduce the current market interest rate down to 7 percent. The grants generally amount to $900 per new job created or retained. Direct loans at 7 percent interest are offered to $2,500 per new job created.

The City will determine what the minimum level of assistance is to still allow the expansion project to proceed. For this reason, the assistance offered may be less than the above amounts.

PROCEDURES:

Business applicants should contact the Bridgeton Office of Community and Economic Development at (609) 455-3230, extension 217 to arrange a meeting to discuss the planned project. After this meeting, interested applicants must complete a Business Development Program Application and return it to the office with the required information.

Following a review of the application, the City will contact the applicant to discuss the details of the application. The City will then make a determination of the amount of assistance and whether a grant or loan will be awarded.

Approved applicants will be notified and will execute a contract and other loan documents in order to receive financial assistance.

COLLATERAL:

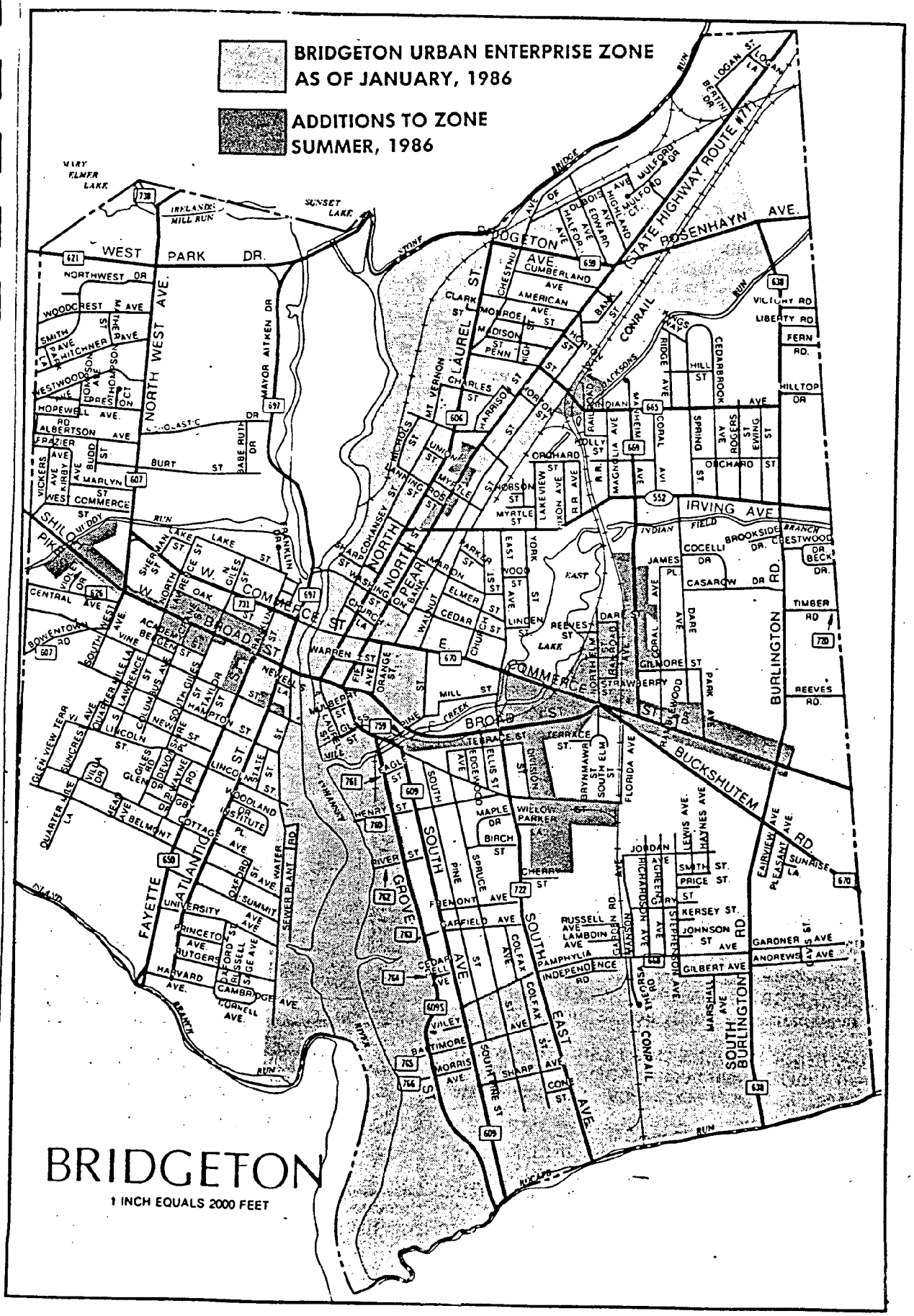
Applicants receiving direct loans who do not have a strong credit history will be required to provide tangible security to collateralize the loan amount. Mortgages or liens on real property or other assets may be required.

RETENTION OF JOBS:

The City will consider providing financial assistance to retain existing jobs. However, the City will undertake a thorough assessment of the reality of the loss of jobs during the application review process. Approval will only be granted to those firms that "but for" this the BDP assistance would have to eliminate jobs, close down or move to another area.

MAINTENANCE OF JOBS:

The City will undertake periodic monitoring of the assisted businesses to insure that the anticipated jobs are created and/or retained and that the applicant is complying with all other terms of the contract with the City. Those applicants that are not maintaining the contractural number of jobs will be notified. Failure to comply with the terms of the agreement will cause the grant or loan to be repaid to the City.


BRIDGETON URBAN ENTERPRISE ZONE
AS OF JANUARY, 1986
ADDITIONS TO ZONE
SUMMER, 1986
BRIDGETON
1 INCH EQUALS 2000 FEET
WEST PARK DR.
NORTH WEST AVE.
BRIDGETON AVE.
STATE HIGHWAY ROUTE #77
ROSENHAYN AVE.
CONRAIL
LAUREL ST.
NORTH PEARL ST.
W. COMMERCE ST.
W. BROAD ST.
E. COMMERCE ST.
E. BROAD ST.
IRVING AVE.
BURLINGTON RD.
BUCKSHUTEM RD.
SOUTH GROVE ST.
SOUTH EAST AVE.
SOUTH BURLINGTON RD.
FAYETTE
ATLANTIC ST.
SHILOH PIKE
MAYOR AITKEN DR
BABE RUTH DR
SUNSET LAKE
IRELANDS MILL RUN
STONE BRIDGE RUN
INDIAN FIELD BRANCH
EAST LAKE
CREEK
ROCKY RUN
BRANCH RUN
RIVER RUN
SEWER PLANT RD.
WATER RD.
INDIAN RIVER
ROCKY RUN

HOUSING AND NEIGHBORHOOD REHABILITATION FUNDS

PROGRAM DESCRIPTION

The Programs available for housing rehabilitation are outlined below. Applicants should ask the Community Development staff about details and exceptions to programs listed.

312 Loan Program--provides a $10,000 to $33,000 loan at 4% interest, for 20 years to qualified homeowner-occupants, in targeted areas of the City, at a payment varying from $60 to $199 per month. Major rehabilitation and energy-cost reduction work can be done at affordable monthly rates. These loans are available to higher income applicants in many of the older areas of the City but at a higher rate.

Principal Reduction Grants--are offered in addition to funds the homeowner obtains through private sources. The grants which are completed according to our "3% formula" usually amount to about 25% of the total project. For homeowner-occupants who are planning to do some work anyway, this additional grant is a good way to get those important "extras" now rather than defer them until later. This is an excellent approach for projects costing under $10,000.

Direct Loans--at 8% are offered to qualified homeowner-occupants who cannot obtain private financing at a payment and loan term meeting the applicant's budget. A $4,000 loan would cost $81.11/month for five years. A $10,000 loan would cost $121.33/month for ten years.

For Other Funding--applicants should ask about, free paint, deferred payment loans with forgiveness, and lifetime loans which are offered as funding permits.

Income Limits--may vary but in general they are adjusted for family size so that the gross income must be less than the limits listed below for applicants to be eligible for our programs.

ILY SIZE	1	2	3	4	5	6	7	8
ual Gross ıcome Limit 80% of County Median	$15,300	17,500	19,650	21,850	23,200	24,600	25,950	27,300

Neighborhood Preservation

Balanced Neighborhood Program

Introduction

This program was authorized by the New Jersey Legislature as part of its 1985 Fair Housing Legislation. The purpose of the program is to provide low and moderate income people the opportunity to live in affordable housing in all cities of the state. Accordingly, a community's neighborhood should be balanced--accommodating people of all income ranges who may want to live and work in the community.

Funding

Funding for this program is received from the New Jersey Department of Community Affairs and distributed through the City's Community Development Office to qualified low and moderate income home owners only. The funds are made available to homeowners in the form of a **deferred payment loan**- a loan which requires no repayment as long as the home belongs to the owner who applied for the funds.

Eligibility

In order to qualify for this program, an applicant (1) must be a homeowner-occupant, (2) have all property taxes paid up to date, (3) live in specified areas of the Laurel Street, Pearl Street, South Avenue, South East Avenue and East Lake Neighborhoods, (4) be able to bring the entire home up to code through this and other City programs that may be available, (5) need assistance to completely rehabilitate at least one major system such as the heating, plumbing, electrical or roof systems, and (6) be willing to have a lien placed against their home as explained below.

Loans/Income Limits

Loans in the amount of $7,500 are available to **low income** households in amounts up to $7,500, and to **moderate income** households in amounts up to $4,200. If your household's **gross annual income** is more than the limits shown below you are **not** eligible for this particular program.

Family Size	1	2	3	4	5	6	7	8
Moderate Income ($4,200 loan)	$15,300	17,500	19,650	21,850	23,200	24,600	25,950	27,300
Low Income ($7,500 loan)	$ 9,800	11,200	12,600	14,000	15,100	16,250	17,350	18,500

Liens/No Repayment

The State Legislature intended that Balanced Neighborhood Funds be used to help provide decent housing for people who would otherwise have difficulty purchasing such housing in a community. The funding is not intended to provide a windfall profit to any speculator who might purchase an inexpensive home pursuant to this program and then resell it at an inflated price. In **new construction** projects in communities like Cherry Hill, buyers of the newly built homes will have to agree to have a lien placed against their properties that will limit the amount they may increase the sale price of their home for a period of 20 years.

Wherever Balanced Housing Funds are used to **rehabilitate individual homes**, such as in Bridgeton, the lien restrictions are less restrictive. People who receive funding for this program will be required to have a lien placed against their home, in the amount of the loan they received, which will be forgiven and removed, if they do not resell their home for a period of six (6) years. If the home is resold at any time during the 6 year period, the loan will have to be repaid at the time of the sale.

Signature

If you have read the explanation for this program and would like to apply for assistance pursuant to this program, please sign below and make an appointment with Marie LaMar (455-3230, ext 263) to fill out a Balanced Housing Application.

I have read the program description provided above, and would like to apply for certification for a Balanced Housing deferred payment loan.

_____ _____

OWNER DATE

_____ _____

OWNER DATE

NOTICE TO OWNER: THIS PAPER DESCRIBES THE **BALANCED HOUSING** PROGRAM ADMINISTERED BY THE CITY OF BRIDGETON. PLEASE KEEP YOUR COPY WITH YOUR OTHER HOUSE RECORDS.

City of
Bridgeton

City Hall Annex - Bridgeton - New Jersey 08302
Office of Community and Economic Development (609) 455-3230
New Jersey's Largest Historic District

THE RENTAL REHAB PROGRAM

The purpose of this program is to rehabilitate rental units in the Gateway and East Lake Neighborhoods of the City of Bridgeton (see map on reverse side) and to avoid displacing the low and moderate income tenants who presently occupy these units.

The program provides a 5-year certificate to low income tenants, and financial assistance for rehabilitation costs to owners of rental properties. The certificate is issued to the tenant (not the unit). The maximum construction subsidy is $5,000 per unit or half of the rehab cost, whichever is less. No payback will be required on the subsidy providing the unit remains a rental for ten (10) years. Subsidies will be recovered on a prorated basis for any units removed from the rental market during the ten year period. Properties may be sold during the ten year period to other landlords without penalty however.

A rental property's eligibility for this program depends primarily on three factors:

1. Tenant Income: Only tenants who meet the "low income" criteria will be eligible for certificates. Properties are eligible if they presently house low and moderate income tenants. As a guideline, a family of three whose income is $11,000 or less is "low income". If that family's income is $17,650 or less, it is "moderate income".

2. Scope of Necessary Work: The completed rehab must meet Housing Quality Standards, as certified by the City of Bridgeton's Rehabilitation Specialist. Emphasis is placed on the incorporation of energy conservation measures into rehabilitation and on the enhancement of the historic character of the house.

3. The owner's ability to finance the portion of the rehab cost not subsidized by the Rental Rehab Program: The owner's share of the cost of the project will be at least 50%. New rents reflecting the improvements in the property will provide the additional income to help offset the increase in debt.

The Community Development Office will provide additional funds, whenever possible, to make projects financially viable.

RENTAL ASSISTANCE

Under the

RENTAL REHABILITATION PROGRAM

The program provides rehabilitation money of up to 50% of the cost of rehabilitation or $5,000 per dwelling, whichever is less. This serves as an incentive to get owners involved in the program, as well as minimizing the rent increases necessary to support the building.

What keeps the housing affordable to low-income families is the availability of rental assistance certificates and vouchers. With a certificate or voucher, an eligible family pays approximately 30% of their income toward the rent, and rental assistance pays the balance. Rental assistance payments are sent directly to the property owner each month, and they help to insure the owner of receiving a steady cash flow.

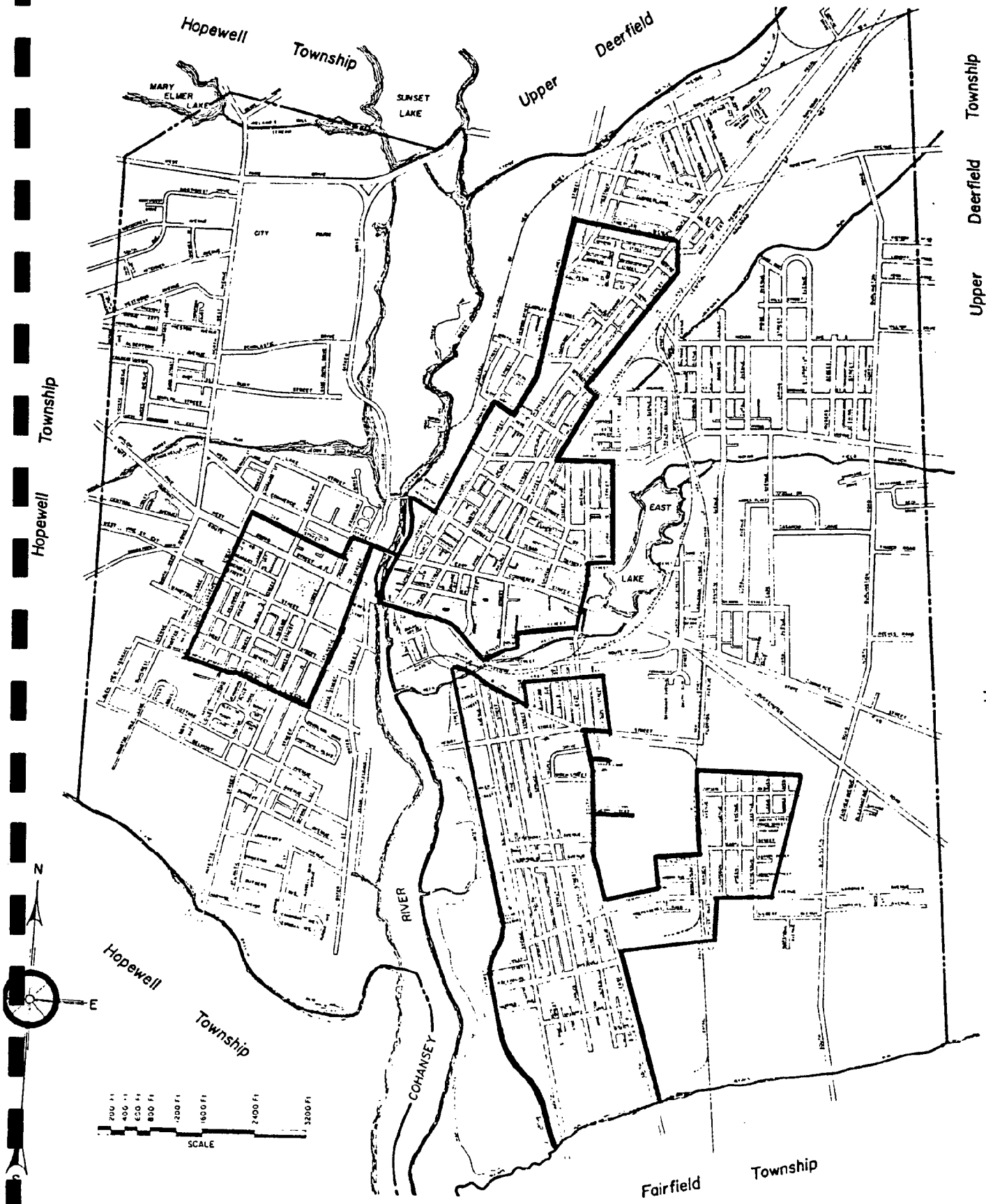
As an owner, your involvement begins when you submit an application for the program. The city will give you a one-page rental assistance pre-application for each of your tenants. You will give a form to each tenant. The tenant will complete the form and mail it back to the city, where it becomes part of your application. A state representative will evaluate the tenant application and determine eligibility for rental assistance.

When your application has been approved, agreements signed, and then rehabilitation work begun and completed, rental assistance payments may begin. The payments will be triggered when you, the city, and the state all sign a document attesting to completion of the work. You, as the owner, will also sign a lease and Housing Assistance Payments Contract with each tenant who is eligible for assistance. A state representative will work with you on completing the paperwork.

If the tenant paperwork is completed before the tenth of the month, you will receive your first rental assistance checks around the first of the next month. If the paperwork is submitted after the tenth, it will take four to seven weeks before the first rental assistance checks are issued.

Tenants and owners will be adivsed in writing as to what the tenants should pay toward the rent, and how much the subsidy will be. Tenants are advised beforehand that, until the subsidy takes effect, they are responsible for the full rent.

If you have any additional questions, you can contact Jill Corin, northern region, (201) 266-2822/ Joyce Rowe, southern region, (609) 757-2581 of the New Jersey Department of Community Affairs, Bureau of Housing Services.



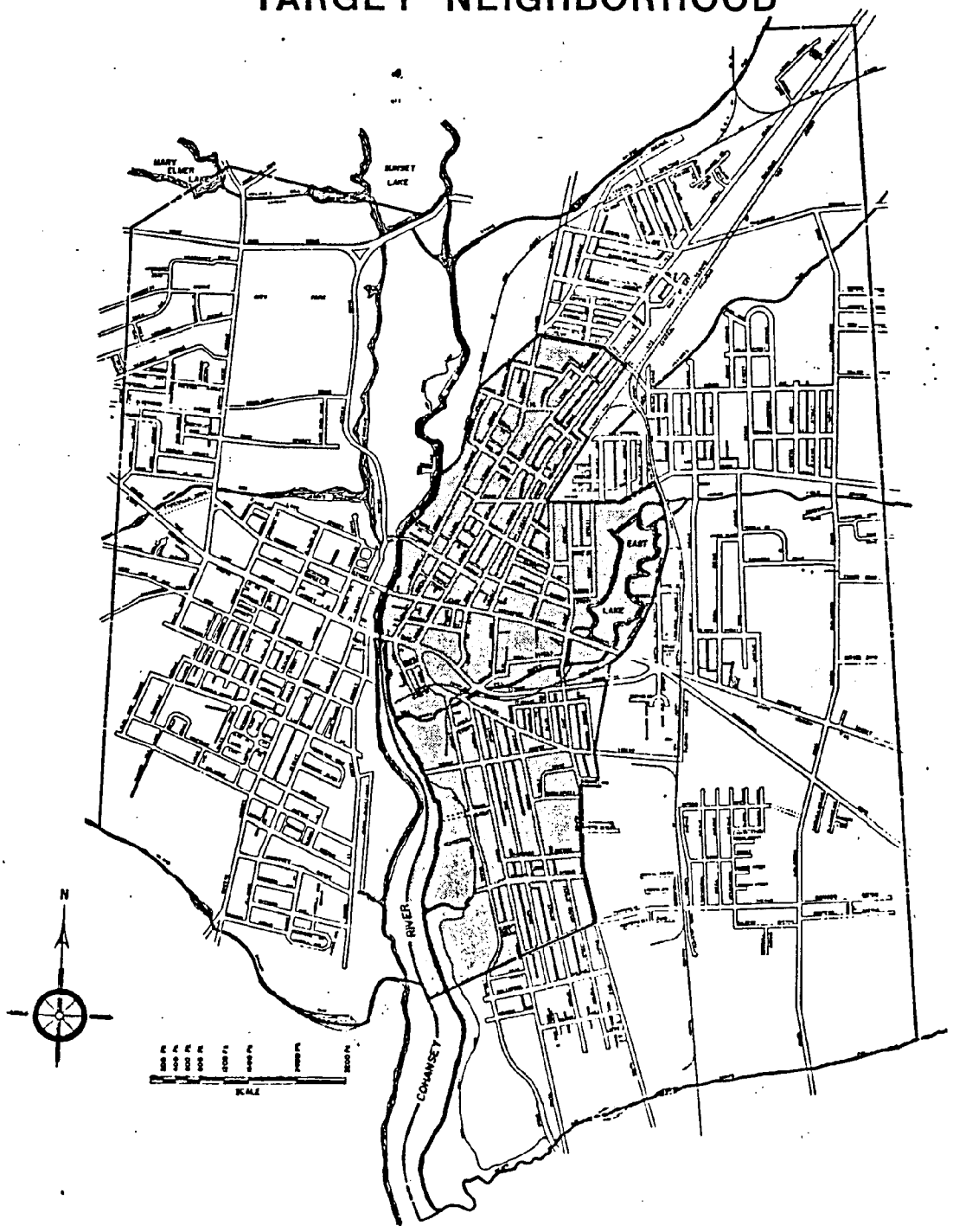
Bridgeton's 312 Loan District

CITY OF BRIDGETON

• NEW JERSEY •

RENTAL REHABILITATION

TARGET NEIGHBORHOOD



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APPENDIX A - 3

DISCUSSION OF NJDEP RULES ON COASTAL RESOURCES AND DEVELOPMENT

APPENDIX

DISCUSSION OF NJDEP RULES ON COASTAL DEVELOPMENT

SPECIAL AREAS POLICIES:

7:7E - 3.11 Ports:

The plan of the redevelopment district calls for the preservation and development of the Port of Bridgeton. Bridgeton has traditionally utilized the shipping advantage of the Cohansey River. The present site of the Bridgeton Marine Terminal at the base of Water Street is to be improved, and this activity is in compliance with the Policy on Ports.

7:7E - 3.16 Filled Water's Edge:

Areas of land lying between the Cohansey River and either Water Street or Grove Street that have been filled are classified as Filled Water's Edge. In the specific area covered by the Port District Redevelopment Plan there are considerable acres of dredge spoils on both sides of the river. In addition, a portion of the site of the Port Industrial Park on Grove Street is fill land.

Restrictions on the usage of the Filled Water's Edge emphasize a water dependent use as the priority and require a 100' setback from the water edge for other non-water dependent uses.

Proposals contained in the redevelopment plan call for creation of a marina on Grove Street which may fall in the filled water's edge zone. Development of Port facilities and recreation facilities including a boat ramp along the western river bank may also impact a filled water's edge.

The land uses and activities proposed by the Redevelopment Plan are compatible with the requirements of the policy for Filled Water's Edge. A strong orientation to develop access and use of the Cohansey River is specified in the plan. Specific developments will have to address this policy directly through the Waterfront Development process, however, the Redevelopment Plan recommendations are in compliance with the policies.

7:7E - 3.18 Natural Water's Edge - Floodplains

Floodplains are areas subjected to periodic flooding and are defined by NJDEP rules as the area delineated generally as the 100yr flood hazard zone. Much of the lands contained within the Port District are considered to be floodplain, at least in part, and will fall under the restrictions of this policy. Presently existing industry and businesses that are located along the Cohansey River are within the floodplain.

According to the Floodplain policy, any new development within the regulated area must be water dependent, have no feasible alternative or will not pre-empt use of the waterfront portion of the site for a water dependent use. These restrictions must be evaluated on an individual project basis after determining how the proposals of the Redevelopment Plan are to be implemented. However, as generally written, the Plan proposes activities in the floodplain which meet the criteria of the policy, specifying water dependent or recreation oriented development.

Additional restrictions are placed on development in the floodplain by the Bureau of Floodplain Management. Any development will be restricted from the

'Floodway' and filling in the floodplain is severely restricted.

7:7E - 3.25 Wetlands:

In general, development of all kinds is prohibited in wetlands. The areas within the redevelopment plan contain mapped and regulated coastal wetlands and may contain upland freshwater wetlands. Before any new development can take place, the wetlands must be mapped, verified and any proposed alterations or development must be approved by NJDEP.

The area at the southern boundary of the Port District, between Grove Street and the Cohansey River, is a large undeveloped upland forest and old fields. This is the tract that will require the highest level of scrutiny regarding the presence of wetlands. The other site with great potential to disturb wetlands is the Lupton Canal site where recreational water oriented uses are proposed. No recommendations in the redevelopment plan directly contravene the wetlands policy.

7:7E - 3.34 Historic and Archeological Resources:

The South Avenue Historic District is included, in part, within the Port District Redevelopment Area. The City of Bridgeton had previously declared this area a neighborhood preservation area and the Redevelopment Plan recognizes and emphasizes the designation. The Plan calls for continued activity to restore the homes along South Avenue as well as to provide the necessary municipal improvements to upgrade the neighborhood. The Plan fully complies with this policy.

Archeological resources that may be present along the river or in the adjacent upland are not presently documented. Any new construction that will require an NJDEP permit will be evaluated by the Office of NJ Heritage for the potential of possessing archeological resouces. Each individual site must receive the appropriate scrutiny and on-site evaluation. If any unique resources are found, the development proposal must be modified to be in conformance with the NJDEP policies.

The Redevelopment Plan recognizes the documented Historic District, and complies with this policy.

7:7E - 3.37 Critical Wildlife Habitats:

Critical wildlife habitats are specific areas known to serve an essential role in maintaining wildlife. Sites are considered on a case by case basis by the NJDEP Division of Fish, Game and Wildlife.

Although much of the Cohansey River frontage is currently undeveloped, it is adjacent to densely developed industrial and residential districts and much of the area has been disturbed in the past. The wooded regions along Grove Street should receive scrutiny as potential wildlife habitat areas. Most of the dredge spoil disposal (three sites within the District) are of little value to wildlife and probably won't be classified under this policy.

Sufficient land areas exist for mitigation if necessary. Proper design of any new upland development can incorporate wildlife habitats to maximize benefits to the protected resources and wildlife habitats.

7:7E - 3.38 Public Open Space:

The Redevelopment Plan promotes additional open space/ recreation area creation along the Cohansey River. Provisions are made in the plan to develop a

park and boat launch area on the East side of the river. Additional recommendations are included for walkways and a scenic overlook along the western banks of the Cohansey River, adjacent to Grove Street and along the hillside in the residential development tract.

The Redevelopment Plan encourages the goals of the Public Open Space Policy.

7:7E - 3.41 Special Urban Areas:

Bridgeton is classified as a Special Urban Area. This policy encourages the restoration and economic revitalization of the community.

The roots of the Port District Redevelopment Plan were in the declaration of an existance of 'blighted' conditions within the designated district. The final recommendations contained in the plan include a committment to redeveloping the vitality and social fabric within the Port District.

Development along the guidelines of the Redevelopment Plan will be of economic and social benefit to the City of Bridgeton. The plan also provides for an acceptable variety of housing, mixed use development and preservation of the existing business uses within the Port District. The goals of the Special Urban Areas Policy are explicitly met in this plan.

USE POLICIES

7:7E - 7.7 Industry Use Policies:

The present area of the Redevelopment Plan district includes several important local industries and businesses. Some of these industries, particularly the petroleum distributors, have historically relied on their riverfront locations for receiving supplies by barge. Additionally, the Port of Bridgeton is receiving and shipping materials regularly. The plan calls for maintaining the integrity of the industrial sites and allows for some limited growth to existing industries.

Also in compliance with the policy is the fact that the river district is easily accessible to a segment of the work force by foot and/or public transportation. This fact is stressed in the use policy.

7:7E - 7.9 Port Use Policies:

The Redevelopment Plan addresses the policies on port use through encouragement of the development of the Bridgeton Port Authority terminals at appropriate locations. The terminals are located at existing sites that have industrial surroundings, have sufficient area of a suitable nature for port activities and are adjacent to the shipping channel of the Cohansey River.

The two port terminals are proposed on opposite sides of the River. Both sites have been or are presently active as marine terminals. The port uses addressed in the Redevelopment Plan fully comply with the policies.

RESOURCE POLICIES

7:7E - 8.11 Public Access to the Waterfront:

The recommended Redevelopment Plan provides numerous opportunities for public access to the Cohansey River. Presently, the City of Bridgeton provides both

linear and direct access to the River through a promenade and a small boat launching ramp located adjacent to E Broad Street. Additional waterfront access is proposed for the remainder of the Cohansey River within the City boundaries in the redevelopment plan.

Scenic overlooks, linear walkways, a marina, a boat ramp and riverfront park and boat dockage are all proposed for the Port District. Comparing the proposed facilities to the requirements of the policies demonstrates that the public is given the opportunity to access th river through a variety of means and access points. The Plan complies with the Public Access policies and can be shown as model of waterfront access planning.

7:7E - 8.12 Scenic Resources and Designs:

New coastal development is encouraged to be visually compatible with its surroundings. Because much of the area of the Port District is currently developed, the plan attempts to address redevelopment to be more compatible with the riverfront theme. Additionally, the proposed marina will comply with the policy through designs that utilize the site topography to enhance the structures.

Finally, the housing area proposes a design of cluster housing maximizing the open space and visual access to the River. The architecture of the final design can be influence by local planning board input to provide for designs that complement the scenic resources of the site, in compliance with the NJDEP Rules.

APPENDIX A - 4

ORDINANCES OF THE CITY OF BRIDGETON

ADOPTING THE REDEVELOPMENT PLAN

File: Local Contact Grant

ORDINANCE NO. 86-19

AN ORDINANCE ESTABLISHING THE
BRIDGETON MUNICIPAL PORT AUTHORITY
AS A BLIGHTED AREA

WHEREAS, N.J.S.A. 40:55-21.1, et seq., provides for the establishment of blighted areas within a municipality so as to enable a municipality to thereafter proceed for the preparation and enactment of a redevelopment plan for said area; and

WHEREAS, said statute provides for a preliminary investigation of any area in a municipality to determine whether such area is or is not a blighted area; and

WHEREAS, the City of Bridgeton has previously authorized the Planning Board of the City of Bridgeton to conduct such preliminary investigation and such preliminary investigation having been made, and pursuant to said statute a hearing having been held; and

WHEREAS, the Planning Board of the City of Bridgeton on January 7, 1987 did determine that the area set forth in the attached map, known as the Bridgeton Municipal District, is a blighted area, pursuant to the criteria set forth in the statutes.

NOW THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF BRIDGETON, that the area of land known as the Bridgeton Municipal Port District, as delineated in the attached map, shall be determined pursuant to N.J.S.A. 40:55-21.1, a "blighted area".

ADOPTED at a Regular Meeting of the City Council

LUMMIS, FISHER
& KRELL
UNSELLORS AT LAW
BRIDGETON, NJ
08302

of the City of Bridgeton held on the 3rd day of March 1987.

ATTEST:

City Clerk Robert P. McCormick

President James S. Hursey

APPROVED:

Mayor Donald H. Rainear

LUMMIS, FISHER
& KRELL
COUNSELLORS AT LAW
BRIDGETON, NJ
08302

ORDINANCE NO. 87-5

AN ORDINANCE CREATING THE
PORT DISTRICT REDEVELOPMENT PLAN

WHEREAS, the City of Bridgeton desires to create a Port District Redevelopment Plan; and

WHEREAS, there has previously been a preliminary investigation of the proposed area for redevelopment; and

WHEREAS, pursuant to N.J.S.A. 40:55-21.1, said area has been determined to be an area in need of rehabilitation or a blighted area; and

WHEREAS, pursuant to N.J.S.A. 40:55C-1, et seq. and specifically N.J.S.A. 40:55C-17, all prior prerequisites have taken place, including a prior review by the Planning Board and the preparation of a statement of preliminary investigation; and

WHEREAS, there has now been prepared a plan implementing the Port District Redevelopment Plan.

NOW THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF BRIDGETON that the Port District Redevelopment Plan of the City of Bridgeton is now hereby adopted. A copy of said Port District Redevelopment Plan is on file at the Bridgeton City Clerk's Office located at 181 East Commerce Street, Bridgeton, New Jersey and may be inspected during regular business hours.

ADOPTED at a Regular Meeting of the City Council of the City

LUMMIS, FISHER
& KRELL
COUNSELLORS AT LAW
BRIDGETON, NJ
08302

of Bridgeton held on the 4th day of August, 1987 at 7:00 P.M.

ATTEST:

City Clerk Robert P. McCormick

President James S. Hursey

APPROVED:

Mayor Donald H. Rainear

LUMMIS, FISHER
& KRELL
COUNSELLORS AT LAW
BRIDGETON, NJ
08302

DATE DUE

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