

NJNAHRO NEWS

Volume I, Issue I

August 2011

Special points of interest:

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- Jersey City Goes "Green"
- Madison Honors Walk
- President's Perspective
- NJNAHRO Professional Development workshops
- NJNAHRO Annual Conference & Trade Show
- Conference Registration
- Annual Executive Board Retreat (Photos)
- Edward DePaula Retirement Photos
- Hackensack Boy's & Girls Club opens

PENSION & HEALTH BENEFIT REFORM 2011

Major Pension and benefit reform has been enacted as a result of Chapter 79, P.L. 2011 which was approved and became effective on June 28th. The changes are significant and affect municipal government, including Public Housing Authorities. The new law affects both employee pension contribution rates and additional payments towards health benefits.

Employee pension contribution rates will be increased from the current rate of 5.5% to 6.5% of the employee's salary. An additional increase will be phased in over the next 7 years bringing the total contribution up to 7.5%. The increase will be implemented in 2 phases: Phase 1-(6.5%) effective the first payroll on or after 10/1/2011. Phase 2-(7.5%) phased in equally (0.14% each year) over

a 7-year period beginning July 2012. (For example, 6.64% in July 2012, 6.78% in July 2013..., Final increase in July 2018 will be 7.5%).

Employees that were enrolled in the retirement system prior to 6/28/11 will not be subject to changes in either the retirement age or years of service requirements. New employees, hired after 6/28/11, will be eligible for early retirement at age 65 with 30 years of service. Retirement prior to age 65 will result in a penalty of ¼ of 1% for each month under age 65.

The law also immediately increases employee's health benefit contributions from 1.5% of base salary to a sliding scale of 3% to 35% of the cost of the benefit premium. Employees with 20 years of service at 6/28/11 will not have to pay for medical

benefits at retirement provided that they retire with at least 25 years of service. Employees with less than 20 years of service at 6/28/11 will have to pay a percentage of their benefits at retirement. All Housing Authorities are required to establish a Section 125 cafeteria plan that will allow employees to have their contributions made pre-tax instead of post-tax.

Specific information regarding the pension & benefit reform can be obtained at the Division of Pension & Benefit website (<http://nj.gov/treasury/pension/>). Click on the link in the top left corner for "Employers." The top of the next page will have all of the information for the Certifying Officers. The table of health benefit contribution will be listed in this area.

Edward DePaula Retires from HUD

Long-time HUD employee Edward DePaula retired from the U.S. Department of Housing & Urban Development after 38 years of service with the federal government. Mr. DePaula started his career in private real estate management prior to working for HUD. He held many positions with the Department before being pro-

moted to the Director of Public Housing Division. He was well-respected within the Department and by New Jersey Public Housing Authorities. His experience, professionalism and "can-do" personality will be missed at HUD. New Jersey NAHRO would like to congratulate Ed and wish him well in retirement.

(Pictures on Page 12)



Lou Riccio, Ed DePaula and Ed DePaula Jr. at the 2010 NJNAHRO Annual Conference and Trade Show.



“GREEN” HOUSING

JCHA looks to save, improve 1,600 units.

Jersey City Housing Authority officials have announced a \$10 million dollar energy efficiency project that they say will slash the authority's energy bills by at least 15 percent. Accompanied by Mayor Jerramiah T. Healy the officials announced the initiative at a press conference at the Holland Gardens public housing complex located at 16th and Erie Street.

The project includes retrofitting 1,600 units of the authority's older buildings to improve heat control, reduce water consumption, improve building insulation, increase the efficiency of lighting fixtures, and improve boiler efficiency.

Solar energy panels to help heat water have already been installed at Holland Gardens.

“The tenants who were having a shower and washing up in the morning were using green water,” said David Turner, a zone manager for the Building Technologies Division of Siemens. Siemens Industry of Pine Brook has been awarded the \$10.4 million dollar contract to retrofit the buildings. The JCHA has taken out a 15-year, \$9 million dollar bank loan to pay for the work. Siemens is guaranteeing \$900,000 a year in energy savings-money that will be used to pay back the loan, officials said. “If the savings fall

short, Siemens will pay the bank the difference,” Turner said. The balance of the project will be paid with a \$1.4 million dollar federal American Reinvestment and Recovery Act grant.

“We are going to save significant long-term energy costs,” said JCHA Chairman Raj Mukherji. “This work benefits our residents with reduced carbon emissions, lower energy costs and a healthier environment.”

JCHA Executive Director Maria Maio looks forward to a buy-in from the tenants. “This will only be successful if we not only partner with Siemens, but with our residents.” Maio said.



LARRY SCHMIEDER, Project Manager at Helios Construction, Inc. with one of the 1,600 Niagara low-flow water conserving toilets that the company will be installing at seven Jersey City Housing Authority complexes as part of \$10 million in energy efficient improvements.

NJNAHRO Annual Conference & Trade Show

November 16th-18th, 2011

Borgata Hotel
Atlantic City, New Jersey

Conference agenda & Registration are included on Page 6-9

**DON'T MISS THIS OPPORTUNITY TO NETWORK WITH OTHER NEW JERSEY PHAs!
WORKSHOPS & SESSIONS WILL ADDRESS THE LATEST ISSUES FACING NEW JERSEY PHAs!**

Firehouse Apartments become a reality

Firehouse Apartments Dedicated

Well over one hundred people gathered to dedicate the new Barbara W. Valk Firehouse Apartments. This latest addition to Madison's affordable housing was designed to replicate the firehouse that was dedicated on the same site in 1903 by the Hook and Ladder Company #1.

The Madison Affordable Housing Corporation (MAHC) purchased the property from the Borough and demolished the existing vacant building to make way for the new complex. The new building has twelve apartments for senior citizens; nine 1 bedroom units and three 2 bedroom units. In addition to the apartments, the offices of the Madison Housing Authority (MHA) and the Madison Affordable Housing Corporation

(MAHC) are located in the new facility. An elevator and laundry facilities are also included for the residents.

The units meet all of the Council on Affordable Housing (COAH) guidelines and were affirmatively marketed with a lottery that was held to select the residents. All of the residents are low income with incomes below 50% of the area median. They pay 30% of their income toward rent and will be subsidized through the Section 8 Housing Choice Voucher program.

Louis A. Riccio, Executive Director of the Madison Housing Authority and the Madison Affordable Housing Corporation said, "This new development would never have become a reality without the support and financial assistance of the Borough of Madison, the Morris County Community Development Block Grant Program, the Henry Jacob Perkins Fund, the Federal Home Loan Bank of

New York, Union Center National Bank and Investors Savings Bank."

He went on to say, "This development has many partners, but none as important as the Borough of Madison.

Over the years they have shown wisdom and foresight as they assisted us in developing affordable housing decades before there was a COAH." The overwhelming need for this type of affordable housing is well documented and supported by the more than five-year waiting lists for this type of housing in Madison."

Barbara W. Valk, Chairperson of the Madison Housing Authority and President of the Madison Affordable Housing Corporation said, "I am extremely grateful and proud to be associated with this development and am overwhelmed to learn that the building is named after me. My more than 35 years on the Board have shown me that if you are motivated and persistent you can accomplish almost anything."

Barbara W. Valk Honored



PRESIDENT'S PERSPECTIVE



NJNAHRO President John Mahon making a presentation to the retiring Newark Director of the Public Housing Division Edward DePaula

I am privileged and honored to announce the re-launching of the NJNAHRO Newsletter.

Too often, the good work we do is overlooked and the public does not realize the successes and innovations we achieve to provide affordable housing to the residents of New Jersey. This newsletter gives us an opportunity to highlight some of the positive and vital work that we do.

Also, in these challenging economic times, it is important that information is exchanged so we can continue to be the premier providers of affordable housing in New Jersey.

I am proud to be a member of NJNAHRO at this crucial time. NJNAHRO is at a turning point. We have recognized

that we need to take a more active role in the affordable housing industry. To that end, we have enhanced our professional development and have reached out to other organizations in the State to see where we can work together to reach our common goals.

In our efforts to professionalize NJNAHRO, I am also pleased to announce that we have hired a Service Officer to help move our organization forward with plans and structure that will benefit our membership.

I would also like to recognize and commend the Executive Board members who give freely and willingly of their time and efforts to make NJNAHRO a success. With pardonable pride, we are one of the strongest NAHRO chapters in the country. Our members bring a wide variety of diversified talent to each meeting and actively participate in our organization, and for that, I thank you.

I hope you find this newsletter positive, informative and indicative of the good work we do to create, provide and maintain affordable housing in New Jersey.

Thank you.

Sincerely,
John T. Mahon
President

NJNAHRO & Asher PHA Finance Conduct Training

The New Jersey Chapter of the National Association of Housing & Redevelopment Officials (NJNAHRO) held two training sessions for its member Housing Authorities. NJNAHRO strives to provide reasonably priced professional development workshops that will assist its members in their daily administrative functions and regulatory requirements.

The first session was held, on May 10th, at the Jersey City Housing Authority. The workshop was titled: "PHAS. The New Frontier." It was developed in order to update staff on the latest PHAS scoring system in order to assist PHAs in being successful. It included training on:

- 1) The crucial elements of the new PHAS rules;
- 2) 4 sub-indicators of the interim PHAS rule;
- 3) Financial, management & scoring standards
- 4) Difference between the 2008 rule and the interim rule;
- 5) Methodology for determining and remedying substantial default;
- 6) Techniques to monitor management and financial sub-indicators;
- 7) Recommendations to prepare for PHAS

evaluations.

The second session was held on June 9th & 10th at the New Brunswick Housing Authority and was titled: "The Bottom Line: Fundamentals for Non-Financial Managers." This session focused on the financial techniques necessary to effectively manage property. The learning objectives of this session included:

- 1) Interpreting budget to actual reporting formats;
- 2) Isolating the bottom line performance of your property;
- 3) How to identify 2 key sources of site revenue;
- 4) How to categorize and prioritize major site expenses;
- 5) Building a foundation of core accounting concepts.

Both sessions were very well-attended and moderated by Claire Russ of Asher PHA Finance. NJNAHRO provides important staff level training based upon the most recent rules and regulations as promulgated by the U.S. Department of Housing & Urban Development.

Visit the NJNAHRO website
at
NJNAHRO.ORG

View important information regarding your state trade association. View and add employment opportunities and Request for Proposals (RFPs). View information regarding the NJNAHRO annual conference held in November. View all training sessions sponsored by NJNAHRO. Add your suggestions and comments.



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RESERVE THESE DATES

NJ/NAHRO ANNUAL MEETING & TRADE SHOW

November 16 – 18, 2011

Mark your calendars for the 20th Annual NJNAHRO Conference and Trade Show. The conference will be held at the Borgata Hotel Casino & Spa Wednesday through Friday November 16 - 18, 2011.

On Wednesday morning there will be a meeting of the Board of the **Public Housing Authorities Joint Insurance Fund** (NJPHAJIF) and the **Executive Board of New Jersey NAHRO** will hold a business meeting. Come and join us and see how **YOUR** organization works for you. In addition, there will be a session on the **Success Stories Using CDBG and HOME Funds, New PHAS and SEMAP Rules** featuring Clare Russ and Brian Alten from PHA Finance Asher and Company. Saul Ramirez will address the audience at lunch to review the ongoing changes occurring at HUD and the **Vouchering Out Of Public Housing**. In the afternoon there will be another ses-

sion by PHA Finance Asher and Company on **Managing After the Funding Cuts**, a session on **Partnering with Habitat for Humanity**, the **FREE Weatherization Program** and **Fraud, Waste and Mismanagement** by the HUD OIG. On Thursday there will be a **HUD Update**, and Deputy Assistant Secretary David Vargas will meet with us again to discuss his new role as the head of REAC. There will also be a session on **Bed Bugs**, the outstanding session that received overwhelming positive feedback last year, a session by the MEL showing their new website for **Employment Practices** and Anthony Marchetta, Executive Director of NJHMFA will be back to discuss new and innovative ways to develop affordable housing, **Working with NJHMFA**. We will hold a special session on **"HUD's Energy Incentives and Energy Performance Contracts** with representatives from Siemens Building Technologies, Honeywell and Constellation Energy. Of course we will once again have the successful session, **Commissioners Success Stories and other Commissioner Leadership Sessions**. On Friday morning we will have featured guests from the Newark Field Office as well as Washington, DC to discuss the future of public and assisted housing. We will also be giving away the Big Screen TV and the other prizes.

All of the sessions have been developed to provide staff as well as Executive Directors, Commissioners and Attorneys with the tools and strategies you will need to build a more effective and efficient organization. In addition, there will be Exhibitors display-



ing quality products and services and many opportunities to meet and discuss with them your specific problems and/ or concerns.

Coupled with the outstanding response to our past Conferences, we know that the demand will once again be overwhelming. Early notice is being to you so that you are not **shut-out**.

We have only been able to reserve a block of 110 rooms for Tuesday, Wednesday and Thursday evenings. Many people were unable to reserve a room at the Borgata Hotel Casino & Spa (1-609-317-1000) or even attend the conference last November because they did not register early enough. You can stay at the Borgata Hotel Casino & Spa and also attend the League of Municipalities Conference in Atlantic City.

Attached is a reservation form and you can register by mailing or faxing the form. However, your registration will not be valid until payment is received. Registration is strictly limited in the PHAS/SEMAP state course.

Be the first to register, or have the most registrants and be entered for a prize.





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11/16-11/18/11***

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NJ/NAHRO ANNUAL MEETING & CONFERENCE

NOVEMBER 16 - 18, 2011
BORGATA HOTEL CASINO & SPA
ATLANTIC CITY, NEW JERSEY

AGENDA

TUESDAY - NOVEMBER 15, 2011

10:00 AM - 2:30 PM

Scholarship Golf Outing

WEDNESDAY - NOVEMBER 16, 2011

8:00 AM - 9:30 AM

Continental Breakfast – *Salon B*

9:30 AM - 10:45 AM

How To Advocate – *Studio 2*

E. Dorothy Carty-Daniel, Commissioner Perth Amboy HA, State Assemblymen and State Senators

9:30 AM - 10:00 AM

New Jersey Public Housing Authorities Joint Insurance Fund

(NJPHAJIF) Board of Trustees Meeting – *Studio 3*

10:00 AM – 10:45 AM

NJNAHRO Executive Board Meeting – *Salon B*

10:45 AM – 12:00 PM

Success Stories Using CDBG and HOME Funding – *Studio 3*

Sabine vonAulock, Executive Director Morris County Division of Community Development, Blair Schleicher-Bravo, Executive Director Morris Habitat for Humanity

10:45 AM – 12:00 PM

New PHAS and SEMAP Rules - *Studio 3*

Claire Russ and Brian Alten PHA Finance

12:00 PM

Luncheon – Saul Ramirez, NAHRO Executive Director – *Salon B*

1:45 PM – 3:00 PM

Partnering with Nonprofits - *Studio 2*

Blair Schleicher-Bravo, Executive Director and Elizabeth DeCoursey, Director of Operations, Morris Habitat for Humanity, Louis Riccio Madison & Summit Housing Authorities

1:45 PM – 3:00 PM

Managing After the Funding Cuts – *Salon B*

Claire Russ and Brian Alten PHA Finance

1:45 PM – 3:00 PM

Free Weatherization Programs in NJ- *Studio 3*

PROCEED, Inc.

3:00 PM – 4:15 PM

Fraud, Waste and Mismanagement – *Studio 2*

Joseph Clarke, and ASAC Cary Rubenstein, HUD Office of the Inspector General

3:00 PM – 4:15 PM

Resident Success Stories – *Studio 3*

E. Dorothy Carty-Daniel

5:00 PM - 6:30 PM

Networking Reception – Sponsored by PERMA, CSG, Scibal,

Connor Strong, and CPMA – *Salon A*

THURSDAY - NOVEMBER 17, 2011

8:00 AM - 9:30 AM

Continental Breakfast – *Salon B*

9:30 AM – 10:45 AM

HUD Update – What's New – *Salon C*

Director HUD Public Housing Division

David Vargas, HUD Associate Deputy Assistant Secretary

10:45 AM – 12:00 PM

Financial Training Geared to Commissioners - *Studio 2*

Wendell Conner, HUD Project Area Manager, Quality Assurance Division

10:45 PM – 12:00 PM

Risk Management– *Studio 3*

Barry Sloane, New Jersey Municipal Excess Liability Joint Insurance Fund

10:45 AM – 12:00 PM

Bed Bugs –Treatment Options – *Salon B*

Spencer Corbett, Corbett Exterminating & Dr. Changlu Wang, Rutgers University

12:00 PM

Luncheon –Tim Kaiser, PHADA Executive Director - *Salon B*

1:45 PM – 3:00 PM

2011 Employment Practices Risk Control Program – *Studio 2*

Barry Sloane, New Jersey Municipal Excess Liability Joint Insurance Fund

1:45 PM – 3:00 PM

Working with NJHMFA – New Beginnings – *Studio 3*

Anthony Marchetta, Executive Director NJHMFA

3:00 PM – 4:15 PM

HUD's Energy Incentives and Energy Performance Contracting – *Studio 2*

Rich Carroll, Siemens Building Technologies, Dennis LaVigne, Honeywell and Caleb Benham, Constellation Energy

3:00 PM – 4:15 PM

HUD Immigration Rules and Documents– *Studio 3*

Michael Toner, On-Site.com

6:30 PM - ?

Reception & NJNAHRO Distinguished Service Awards

FRIDAY - NOVEMBER 18, 2011

9:00 AM - 10:30 AM

Breakfast – *Salon A*

HUD Assistant Secretary for Public & Indian Housing- [Sandra B. Henriquez](#) (invited)

Lori Grifa, NJ DCA Commissioner **

Diane Johnson – HUD's State Representative

Grand Prize Give Away

9:00 AM – 3:30 PM

State Mandatory Training for Commissioners-*Studio 1*

2011 NJ/NAHRO ANNUAL CONFERENCE

November 16th – 18th

REGISTRATION FORM

Please print clearly. Complete a separate form for each registrant. Form may be copied as needed.

FAX REGISTRATIONS ACCEPTED

Fax to 973-377-5237. Simply fax entire page.

Name _____
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General Registration fees include general sessions, reception, breakfast, lunch, exhibition and the Annual Meeting.

General Registration

Postmarked/Faxed by October 1st.

\$425 _____

Late Registration

Postmarked/Faxed **after** October 1st.

\$475 _____

On-Site General Registration

\$550 _____

One-Day Registration

\$300 _____

State Course (first come-first served) \$450

*(To Register for the State course **send** fee to Rutgers University.)*

TOTAL AMOUNT ENCLOSED

\$ _____

Sorry No Refunds after October 24th.

Make Checks payable to:

NJ/NAHRO

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E. Dorothy Carty Daniel discussing important issues relating to her Commissioner training sessions with the board members of NJNAHRO. Conference attendees networking with vendors at the 2010 Annual conference and Trade show at the Borgata Hotel in Atlantic City, New Jersey.

NJNAHRO Executive Board-Annual Retreat

The Executive Board of the New Jersey Chapter of the National Association of Housing & Redevelopment Officials (NJNAHRO) met in Atlantic City to conduct their annual "Planning Retreat." Each year the members meet to discuss important issues and topics facing the Housing and Community Development Industry. The Chapter reviews its mission to determine where the association is currently at and where it wants to be in the future in order to maintain an important and visible profile within the industry. It also reviews the goals that were established at the previous retreat to determine what adjustments need to be made to enhance the services being offered by the Chapter. The two-day

retreat is held during the month of April.

Some of the key areas and issues that were discussed at the 2011 retreat were as follows:

1) Training-It was determined that the Chapter would like to provide set training dates at affordable pricing for its members;

2) Newsletter-at least one annual newsletter will be produced as a vehicle to disseminate important information regarding the Chapter and its members;

3) Website-the Chapter will develop a website to assist in disseminating important information to the members on a regular basis;

4) Partnerships-the Chapter

will attempt to partner with other housing providers to garner support for housing issues where there is commonality.

5) Scholarship Fund-it was determined that better outreach should be undertaken to ensure that all of the members are aware of the opportunities for young residents attending college or trade school.

The annual retreat was moderated by NJNAHRO President, John Mahon. President Mahon stated that "the 2011 retreat was a great success. The issues discussed at the retreat will be the basis for successfully guiding the Chapter into the future."

(See pictures on the next page.)

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NJPHAJIF

2011 Executive Board Retreat Photos



L-R, Louis Riccio, E. Dorothy Carty Daniel, John Mahon



L-R, Sandy Niemiec, Madeline Cook



L-R, John Clarke, Dick Keefe



L-R, Eric Chubenko, Maria Marquez, Sam Hudman



L-R, Maria Maio, Marion Sally



L-R, Joseph Billy, Victor Cirilo, Jack Warren

Congratulations to Edward DePaula on a long and distinguished career with the U.S. Department of Housing and Urban Development.



Did you Know?

New Jersey has 105 separate Authorities and Agencies administering housing assistance through the public housing and Housing Choice Voucher Programs. There are 84 Housing Authorities established under the requirements of the New Jersey Redevelopment and Housing Law.

There are approximately 69,157 Housing Choice Vouchers and 41,741 public housing units being administered by these public entities in New Jersey. Approximately 60,000 affordable housing units have been completed by private

developers and nonprofits through the requirements of the New Jersey Council on Affordable Housing (COAH).

There are several hundred thousand New Jersey residents that are being subsidized, in New Jersey, via these federal programs. The largest public housing Authority is Newark, followed by Jersey City, Camden, Paterson and Elizabeth. The New Jersey Department of Community Affairs administers the largest number of Housing Choice Vouchers at 21,131. The next largest programs are Newark,

Jersey City, Bergen County and Gloucester County.

The two smallest Housing Authorities both have a 50 unit public housing project. The smallest Housing Choice Voucher program has 25 vouchers.

New Jersey has 3,526,453 housing units counted during the last census. There were 129,969,653 total housing units in the United states. New Jersey had the 10th highest number of units.

Did you know that?

There are approximately 108,898 subsidized housing units being administered by New Jersey public housing authorities & agencies

ENERGY PERFORMANCE CONTRACTING

Energy Performance Contracting (EPC) is an innovative financing technique that uses cost savings from reduced energy consumption to repay the cost of installing energy conservation measures. Normally offered by Energy Service Companies (ESCOs), this innovative financing technique allows building users to achieve energy savings without up front capital expenses. The costs of the energy improvements are

borne by the performance contractor and paid back out of the energy savings. Other advantages include the ability to use a single contractor to do necessary energy audits, retrofit and to guarantee the energy savings from a selected series of conservation measures.

HUD has established incentives that allow a Housing Authority to freeze its rolling base on energy consumption and to utilize a portion of the

savings to pay for the cost of the energy improvements. The energy improvements are amortized over a 15 year period from the proceeds of the savings. PHAs have the option of going with a self-directed EPC where they secure their own financing or with an Energy Service Company (ESCO) that will guarantee the savings.

HUD incentives make it worthwhile to enter into an energy performance contract.

GLOUCESTER COUNTY HOUSING AUTHORITY



The Gloucester County Housing Authority used its stimulus funding under the American Recovery and Reinvestment ACT (ARRA) to make site improvements at its housing sites.



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Hackensack Boys & Girls Club Opens

The Hackensack Housing Authority proudly held its dedication of the Keeling Manning Recreation Center on October 7th 2010 at 11:00 AM. The facility was constructed through funds received through the Community Development Program and the American Recovery and Reinvestment Act (ARRA). The facility is being utilized to further the Housing Authority's "Freedom Program"

The Freedom Program was initiated in an effort to create an environment of hope and opportunity for the Authority's young public housing residents. It attempts to fulfill the young residents' needs in their quest to self-actualize

and meet their maximum potential. Its ultimate goal is to break the generational cycle of public housing dependence. The program strives to assist the residents in becoming functioning members of society with meaningful employment.

The development of this project has been a true governmental partnership between federal, county and local governments. In addition to the partnerships, the Housing Authority has entered into a contract with the Boys & Girl Club in order to provide structure to the programs that are being offered at the new facility. According to the Housing Authority's Chairperson, Dr. Pargelan McCall, "we strongly

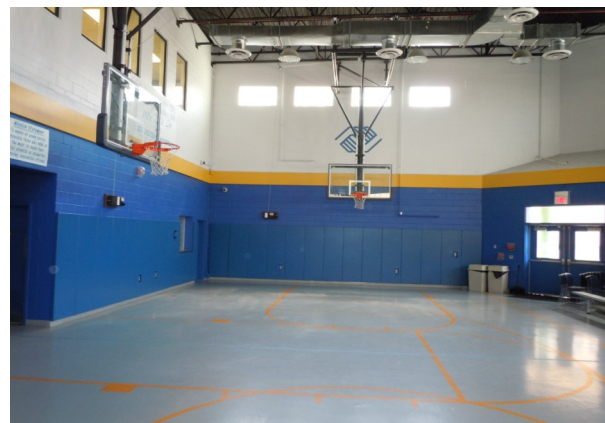
believe that the "Freedom Program" initiative has great promise in our quest to develop strong, healthy youth with optimistic futures."

The Housing Authority conducted an open house in order to enroll interested children in the program. There is no cost to Hackensack Housing Authority residents. The program has been very successful in assisting the Housing Authority's young residents in their quest to self-actualize. It is anticipated that the program will be expanded in the future to include a sound studio where the young residents can learn about making music.



Mission Statement

"To enable all young people, especially those who need us the most, to reach their full potential as productive, caring, responsible citizens."



NJNAHRO

NJNAHRO.ORG

The New Jersey Chapter of the National Association of Housing and Redevelopment Officials (NJNAHRO) is the premier housing advocacy organization representing New Jersey Housing and Redevelopment Authorities. NJNAHRO represents more than 100 housing agencies in New Jersey. Its membership provides housing assistance to nearly 110,000 low and moderate income families throughout the state. The chapter reinforces its members' goal of ensuring that every New Jerseyite have a decent, safe and sanitary unit. It provides professional development opportunities for its members in an effort to ensure that all members' public dollars are expended in an economical and efficient manner. The Chapter is committed to working with all groups of similar interest in the exchange of knowledge and experience to make New Jersey a better state.



NJNAHRO Executive Board

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