

# **MERCER COUNTY**

## **OFFICE OF ECONOMIC DEVELOPMENT**



# **A “HOW TO” HANDBOOK**

## **FOR**

# **MERCER COUNTY BUSINESSES**

**Brian M. Hughes, Mercer County Executive**  
**The Board of Chosen Commissioners**

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Dear Mercer County Business Owners,

Welcome to the Mercer County “How To” Handbook for businesses. This comprehensive guide is intended to facilitate the relationship between large and small businesses that operate in Mercer County, and the county, state and federal programs that exist to assist businesses with a variety of issues.

We have a wealth of business knowledge and experience in county government, and through this handbook we hope to nurture a vibrant economic future for our businesses by ensuring they can access the incentive programs, financial assistance and counseling services, among many other opportunities, offered in Mercer County.

It is an exciting time to partner with us here in the Capital County, where we boast one of the most stable economies in the nation and a strong consumer base. Our highly skilled and educated workforce is one of the county’s strongest assets. Visitors and businesses alike enjoy our proximity to the New York and Philadelphia metropolitan areas. Our transportation infrastructure rivals that of any successful market—Mercer County has three major train stations along the NJ Transit Northeast Corridor Line; easy access to the New Jersey Turnpike and other major expressways; an extensive bus system; and special transportation resources for older adults and people with physical disabilities.

Mercer County government has strived to develop tighter relationships with the private sector in recent years, and these public-private bonds must continue if we are to remain New Jersey’s leader in business services, research, education, health care and government.

I hope you find this “How To” Handbook informative and useful. I encourage you to follow up on the information in this packet by contacting the Mercer County Office of Economic Development at (609) 989-6555 or visiting our website at [www.mercercounty.org](http://www.mercercounty.org).

Sincerely,

A handwritten signature in black ink that reads "Brian M. Hughes".

Brian M. Hughes  
County Executive

# **The Mercer County Office of Economic Development**

## ***Your First Stop for Business Answers***

Whether you're an established business or a start-up, the Mercer County Office of Economic Development is here to assist you in answering questions about government programs and public and private business opportunities.

Through this Handbook, you will find available programs at the federal, county, state and municipal levels for businesses. As always, the Mercer County Office of Economic Development should be your "first stop" in answering questions or directing you to the proper resources found in Mercer County and throughout the State of New Jersey. Please do not hesitate to contact our office with any business-related question.

Included in the Handbook is information that pertains to the economic development programs at the county level. You will learn about the small-business lending program of the Mercer County Loan Fund, which provides loans to small businesses ranging from \$25,000 to \$250,000. You will also learn of the county's small-business counseling program. Through knowledgeable professionals, the program guides start-ups and small businesses through business requirements and local resources, potential bidding opportunities on municipal and county contracts, and available financing programs from private lenders. Finally, you will be able to learn of the on-the-job training program offered through the County One-Stop Career Center that features partial salary reimbursement for new hires.

Please take a moment to review this Handbook and feel free to contact our Mercer County Business Advocate at (609) 989-6912 for further information.

# Financial Assistance Programs for Businesses

## Mercer County Loan Programs

### UCEDC

Mercer County has partnered with the UCEDC on a County Business Lending Program. These loans come in a variety of different forms and include the following:

#### **Crisis Loan Program:**

Mercer County recently partnered with the UCEDC on a County Business Lending Program. In addition to the lending options offered under this program, UCEDC is now offering a low-interest, quick-response, working capital loan program in response to COVID-19. Small business owners can borrow up to \$15,000 at 2% for up to five years with no collateral requirements to meet their COVID-19 crisis needs.

The Crisis Relief Loan Program is designed to provide broad access to much-needed working capital. The program features a quick turn-around (after completing the application requirements), no collateral requirements, no pre-payment penalties, and no processing or application fees.

#### Eligibility Requirements:

- Business impacted by the COVID-19 pandemic
- Businesses in existence at least two years and with a credit score of 680 and up are eligible to apply for up to \$15,000
- Businesses in existence between one and two years, or with a credit score between 650-680 are eligible to apply for up to \$10,000
- Profitable prior to the COVID-19 crisis
- No loan or credit card charge –offs within 3 years

#### Application Requirements:

- Personal guarantees of all owners with more than 10% ownership interest
- Completed UCEDC Loan Pre-Qualification form for all guarantors
- Copy of driver's license
- Personal cash flow statement
- Personal financial statement
- 2018 complete business tax returns (2019 if already available)

## **Microloans:**

**General Microloan:** loans up to \$50,000 at a fixed rate (5.25% - 8.25%) for up to six years with as little as 10% down. [Click here for more information.](#)

- **Rapid Response Loans:** loans up to \$10,000 (no collateral required) with a decision in two days or less. [Click here for more information.](#)
- **Prime Lock Loans:** loans up to \$25,000 (no collateral required) in which you can lock in your prime interest rate for up to five years (currently 3.25%). [Click here for more information.](#)

## **Women-Owned Business Loans:**

- **Tory Burch Foundation Loans:** loans up to \$50,000 to women owned businesses with a 2% interest rate reduction. Long-Term Loans:
- **SBA 7(a) Community Advantage Loans:** loans from \$50,000 up to \$250,000 for a term of 7-20 years are available to existing businesses. Loans from \$50,000 up to \$150,000 for a term of 7-20 years are available to start-ups.

To apply, fill out our Loan Pre-Qualification Form or speak to a loan officer at 908-527-1166.

For more information on the loan program or to schedule a meeting with our business representative, please call the Office of Economic Development at (609) 989-6555 or contact the UCEDC at (908) 527-1166 and ask about the Mercer County Loan Programs.



The **Capital Financing Program** is designed to supply organizations such as municipalities, schools, fire districts and nonprofit organizations with cost-effective financing to meet project-specific capital needs. Typical purchases include new buildings, improvements to existing facilities and land.

The Mercer County Improvement Authority (MCIA) will help these qualified organizations find the best possible financing vehicle for their particular projects. You can also benefit from the MCIA legal status and frequent market exposure. In addition, the Authority will negotiate your capital needs with financing professionals and will represent you at the required agencies' hearings. Upon request, the MCIA will also conduct the bidding process and manage and oversee the construction projects financed through the Authority.

To get started, you will need to complete and submit an application for financing, which can be found on the MCIA website at [www.mcianj.org](http://www.mcianj.org). Upon receiving the application, the MCIA will contact you to discuss possible financing options, repayment schedules and costs associated with the particular transaction.

The MCIA team of project management professionals can provide design, contract administration and construction management services. Additionally, the County Improvement Authorities Law allows the MCIA to act as the redevelopment entity for various redevelopment areas throughout the county. As such, the MCIA facilitates commercial and residential redevelopment with innovative approaches that solve complex development issues.

For more information, please contact MCIA Chief Financial Officer Margarita Stanislavskaya, CPA, CIA, CGFM at (609) 278-8134 or visit [www.mcianj.org](http://www.mcianj.org).

# New Jersey Economic Development Authority



The Economic Development Authority (EDA) offers a wide variety of financial assistance programs to businesses located in New Jersey. The EDA can provide businesses with low-interest financing through bonds, loan participations, loan guarantees and direct loans with either variable or fixed interest rates. Most importantly, the EDA offers longer repayment schedules than those offered by traditional lenders.

Below is a brief overview of some of the programs that are available:

## **1. Bank Partnerships**

EDA partners with banks across New Jersey to provide low-interest financing through loans, loan participations and guarantees, and line-of-credit guarantees to lower the cost of borrowing.

## **2. Bond Financing**

Through the proceeds from tax-exempt private activity bonds, financing can be used by qualified manufacturing firms and not-for-profit organizations for real estate acquisition, new equipment and machinery, and building construction and renovations, as well as working capital for not-for-profit organizations.

## **3. Direct Loans for Small and Mid-size Businesses**

EDA can offer low-interest loans for fixed assets or working capital for businesses that have not yet engaged a bank on potential financing, or are working with a bank. Up to \$2 million is available for fixed assets or up to \$750,000 for working capital for up to 10 years with a fixed or variable interest rate.

## **4. Small Business Fund**

Creditworthy small, minority-owned or women-owned businesses in operation for at least one full year that may not have the ability to get financing or not-for-profit corporations in operation for at least three full years may be eligible for direct loans of up to \$500,000 under the Small Business Fund.

## **5. Access to Technical Assistance**

EDA has formed a partnership with the UCEDC to assist and finance small businesses.

## **6. Technology-Focused Programs**

EDA offers a continuum of assistance for technology and biotechnology companies at every stage of growth. From networking and mentoring to financial assistance such as loans and tax credits.

## **7. Business Advocacy**

The State's Business Action Center (BAC) can help your business cut through red tape with professional and coordinated assistance in the resolution of permit applications, licenses, certificates and other business-related approvals.



**8. The Emerge Program**

Created under the Economic Recovery Act (ERA) of 2020, this program encourages economic development in Governor Murphy's priority sectors and in targeted communities across New Jersey. The program provides per-job tax credits to projects that invest private capital into the state and create new, good-paying jobs (or retain a large number of good-paying jobs).

**9. Aspire Program**

Aspire is a gap financing tool to support commercial, mixed use, and residential real estate development projects that replaced the Economic Redevelopment and Growth Grant (ERG)

**10. New Jersey Innovation Evergreen Fund (NJIEF)**

NJIEF is a partnership with the private sector that will raise and invest funds in New Jersey-based companies to address New Jersey's shortfall in venture capital funding and create the conditions necessary for entrepreneurs to succeed.

Professional, institutional venture capital investors can apply and those that meet the NJEDA criteria will have access to up to \$10 million per year to invest in New Jersey-based companies in innovative industries.

**11. The Historic Property Reinvestment Program**

This is a \$50 million competitive tax credit program to leverage the federal historic tax credit program to support rehabilitation projects of identified historic properties.

If you are interested in learning of these opportunities, please visit the EDA website at [www.njeda.com](http://www.njeda.com) or contact the Authority directly at (609) 858-6700.

# New Jersey Redevelopment Authority

The New Jersey Redevelopment Authority (NJRA) provides urban centers with opportunities to create functional public/private partnerships, to leverage funds for entrepreneurial growth and job creation, and to enhance community empowerment. *The Mercer County municipalities where businesses are eligible for financing are Trenton, Ewing and Hamilton.*

## *New Jersey Redevelopment Investment Fund (RIF)*

The NJRA manages this flexible investment fund that provides debt and equity financing for business and real estate ventures. Through the RIF program, the NJRA is able to offer direct loans, real estate equity, loan guarantees and other forms of credit enhancements.

To request financing through the RIF program, please visit the New Jersey Redevelopment Authority website at [www.njra.us](http://www.njra.us) and submit the information requested in the NJRA Funding Assessment Guidelines.

## *Bond Program*

The NJRA offers creative bond financing solutions to companies seeking financing for capital improvements and expansions. The NJRA acts as a conduit by issuing its qualified small-issue bonds for the purpose of acquiring or constructing capital facilities for qualifying borrowers so that the borrowed funds (bond proceeds) can be treated as tax-exempt.

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

To qualify for tax-exempt bond financing, you must meet the eligibility requirements outlined in the Internal Revenue Code (IRC) including:

- Manufacturing/processing facilities
- Governmentally owned public airports, docks, wharves
- Facilities that furnish water, electric, and gas; sewer facilities; and solid waste disposal, including certain recycling facilities
- Certain facilities for governmental bodies, which qualify as tax-exempt governmental obligations
- Certain not-for-profit 501(c)(3) entities, including service organizations, educational institutions and health care facilities
- Certain assisted living facilities, which qualify as residential rental projects.

Please contact the NJRA Division of Business Development at (609) 278-5173 for further details on these and other programs.

# Registering Your Business

## *State of New Jersey*

Depending on the type of business you operate, you will need to take one or two steps for your business to be properly registered in New Jersey. For information on the registration process, please visit the NJ Department of Treasury website and use the following link: <http://www.state.nj.us/treasury/revenue/busregcert.shtml>.

All businesses must register for tax purposes.

If your business is a legal entity such as a corporation, limited partnership or limited liability company, you must file formation or authorization documents for the public record. General partnerships and sole proprietors are not subject to this first step.

### *Registering New Business Entities*

This first step applies to all New Jersey (domestic) and out-of-state (foreign) corporations, limited liability companies, limited partnerships and limited liability partnerships. You must file an original formation/authorization certificate with the State of New Jersey. The filing process can be completed online. All profit businesses (domestic and foreign) and foreign nonprofits must pay a filing fee of \$125. The filing fee for domestic nonprofits is \$75. If you choose not to register online, you may download the forms and instructions, which are found in the Business Registration Packet.

### *Registering All Businesses for Tax & Employer Purposes*

This next step applies to all businesses. You must file Form NJ-REG to be registered for tax and employer purposes. The online registration is available on the Department of Treasury website.

Filing Form NJ-REG ensures that your business is registered under the correct tax identification number and that you will receive the proper returns and notices. Normally, you will use your federal identification number (FEIN) as the New Jersey tax identification number. A business with employees must obtain a FEIN. If you do not have a federal identification number for your business, you may apply for one as you fill out the online NJ-REG or you may apply directly to the IRS online.

If you are subject to the entity formation/authorization filing above, you may submit both the business entity and the tax registration filings together. The NJ-REG, however, must be filed within 60 days of filing the new business entity if the registrations are submitted separately.

If you choose not to register online, you may download the paper forms and instructions, which are found in the Business Registration Packet.

### ***Proof of Registration***

Businesses planning to contract with any public agency in New Jersey, including state agencies, local governments, colleges/universities and local school boards as well as with casino licensees, will be required to provide a Business Registration Certificate as proof of registration. To obtain a Business Registration Certificate, you must have filed Form NJ-REG.

### ***Choosing a Name for your Business***

Before choosing a name, you may review business names on file with New Jersey online, free of charge. If you want assistance in checking the availability of a business name, you may call the Division at (609) 292-9292. Fees apply for this service.

## ***County of Mercer***

All new businesses established in Mercer County can file a Trade Name Certificate with the Mercer County Clerk's Office. (Please note the Trade Name Certificate is only for small businesses and nonprofit churches). Banks generally require businesses to register a trade name before opening a business checking account. The Trade Name Certificate can be purchased for \$50. You can receive an electronic version of the application by clicking on the Mercer County website under County Clerk's Office or by contacting the Business Advocate at (609) 989-6912.

## ***Municipal Business Registration***

Depending upon the location of your business, you may be required to file a registration application with that municipality. Following is a complete list of the municipal clerk offices in Mercer County.

<b>City of Trenton</b> 319 East State Street Trenton, NJ 08608 Phone: (609) 989-3187 Email: <a href="mailto:clerk@trentonnj.org">clerk@trentonnj.org</a>	<b>Ewing Township</b> Kim Marcellaro - Clerk 2 Jake Garzio Drive Ewing, NJ 08628 Phone: (609) 883-2900 Ext. 7609 Email: <a href="mailto:kmacellaro@ewingnj.org">kmacellaro@ewingnj.org</a>
<b>East Windsor Township</b> Allison Quigley - Clerk 16 Lanning Boulevard East Windsor, NJ 08520 Phone: (609) 443-4000 Ext. 237 Email: <a href="mailto:municipal_clerk@east-windsor.nj.us">municipal_clerk@east-windsor.nj.us</a>	<b>Hamilton Township</b> Eileen Gore - Clerk 2090 Greenwood Avenue Room 210 Hamilton, NJ 08609 Phone: (609) 890-3622 Fax: (609) 631-8287 Email: <a href="mailto:egore@Hamiltonnj.com">egore@Hamiltonnj.com</a>

<p><b>Hightstown Borough</b> Margaret “Peggy” Riggio – Clerk 156 Bank Street Hightstown, NJ 08520 Phone: (609) 490-5100 Ext. 620 Fax: (609) 371-0267 Email: <a href="mailto:clerk@hightstownborough.com">clerk@hightstownborough.com</a></p>	<p><b>Hopewell Borough</b> Michele Hovan - Administrator 88 East Broad Street Hopewell, NJ 08525 Phone: (609) 466-2636 Fax: (609) 466-8511 Email: <a href="mailto:michele.hovan@hopewellboro-nj.us">michele.hovan@hopewellboro-nj.us</a></p>
<p><b>Hopewell Township</b> Laurie E. Gompf - Clerk 201 Washington Crossing-Pennington Rd. Titusville, NJ 08560 Phone: (609) 537-0276 Fax: 609-737-1022 Email: <a href="mailto:lgompf@hopewelltp.org">lgompf@hopewelltp.org</a></p>	<p><b>Lawrence Township</b> Kathleen S. Norcia - Clerk 2207 Lawrence Road P.O. Box 6006 Lawrence Township, NJ 08648 Phone: (609) 844-7000 Fax: (609) 844-0984 Email: <a href="mailto:clerk@lawrencetwp.com">clerk@lawrencetwp.com</a></p>
<p><b>Pennington Borough</b> Elizabeth Sterling - Clerk 30 North Main Street Pennington, NJ 08534-0095 Phone: (609) 737-0276 Fax: (609) 737-9780 Email: <a href="mailto:bsterling@penningtonboro.org">bsterling@penningtonboro.org</a></p>	<p><b>Princeton</b> Delores Williams - Clerk 400 Witherspoon Street Princeton, NJ 08540 Phone: (609) 924-5704 Fax: (609) 688-2031 Email: <a href="mailto:clerksoffice@princetonnj.gov">clerksoffice@princetonnj.gov</a></p>
<p><b>Robbinsville Township</b> Michele Seigfried - Clerk 2298 Route-33 Robbinsville, NJ 08691 Phone: (609) 259-3600 Ext. 1108/1109 Fax: (609) 259-3645 Email: <a href="mailto:MicheleS@robbinsville.net">MicheleS@robbinsville.net</a></p>	<p><b>West Windsor Township</b> Gay M. Huber - Clerk 271 Clarksville Road P.O. Box 38 West Windsor, NJ 08550 Phone: (609) 799-2400 Ext. 383 Email: <a href="mailto:ghuber@westwindsortwp.com">ghuber@westwindsortwp.com</a></p>

# Mercer County Business Consulting Services

## *America's SBDC New Jersey Program*



If you are interested in doing business in Mercer County, get ready for an exciting list of programs geared to start or grow your own business. The workshops and events, which are held throughout the year, provide you with the necessary tools to succeed and are held conveniently at various county locations. They include:

### **Business Support Services for Established Companies**

- If you are interested in increasing your sales, expanding or even downsizing, there are business resources available to you. Find out by working with SBDC experts.

### **How to Start a Business from A-Z**

- A two-hour seminar held throughout the year that provides a review of some of the initial steps necessary to get your business off the ground and running.

### **Doing Business with Mercer County: Products & Services**

- Another two-hour seminar that offers a firsthand look at the products and services available to you through the Mercer County bid process.

### **Mercer County Keep It Local Networking**

- Come out to a morning gathering of local businesses owners looking to network, support and expand their business opportunities.

This entire packet of annual services is free of charge. If you are interested in receiving a brochure or would like to schedule a one-to-one seminar with a Small Business Development Center (SBDC) consultant, please contact the SBDC at (609) 771-2947 or email [programs@sbdcnj.com](mailto:programs@sbdcnj.com).

## **New Jersey Latino Business Center**

The County and its partners at the SBDC are dedicated to supporting aspiring and existing county-based Latino businesses through one-to-one management assistance and educational programs. All programs are presented in Spanish and include how to start your own business, financial management tools, business plan basics, access to financing, social media marketing and more. All counseling begins with a first meeting assessment in Spanish followed by a specific expert counsel either delivered directly in Spanish or via an interpreter. This program has a grass-roots approach to working effectively with the Latino business community, meeting and greeting business owners, sharing the county program and encouraging counsel. For more information on the Center, please contact SBDC Regional Director Lilian Mauro at (609) 771-2096.



Princeton

With nearly 50 years of experience, SCORE is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship.

Since SCORE's work is supported by the U.S. Small Business Administration (SBA) and its network of 13,000+ volunteers, it is able to deliver business services at no charge or at very low cost.

SCORE can provide:

- Volunteer mentors who share their expertise across 62 industries
- Free, confidential business counseling in person or via email
- Free business tools, templates and tips
- Inexpensive or free business workshops (locally) and webinars (online 24/7)

You can visit the SCORE website at <https://princeton.score.org/>; email [info@scoreprinceton.org](mailto:info@scoreprinceton.org); and schedule an appointment at (609) 393-0505.

# Economic Development/Planning & Zoning Offices in Mercer County



## *Municipal Offices*

The first step for most businesses seeking to establish a new business, construct a new facility or expand current operations within the County of Mercer is to contact the municipal planning or zoning offices for design standard requirements, zoning regulations and permitting issues.

Below you will find a list of municipal economic development, planning and zoning offices. Please note some municipalities range in staff size and may not include an economic development office. If you have any questions or concerns regarding the appropriate contact, please call the Business Advocate at (609) 989-6912.

<p><b>City of Trenton</b> C. Andre Daniels - Director Dept. Housing and Economic Development 319 East State Street Trenton, NJ 08608 Phone: (609) 989-3518 Email: <a href="mailto:cdaniels@trentonnj.org">cdaniels@trentonnj.org</a> Ray Bucchi - Zoning Officer Phone: (609) 989-3549 Email: <a href="mailto:rbucchi@trentonnj.org">rbucchi@trentonnj.org</a></p>	<p><b>Ewing Township</b> Charles Latini – Twp. Planner and Zoning Official 2 Jake Garzio Drive Ewing, NJ 08628 Phone: (609) 883-2900 Ext. 7648 Email: <a href="mailto:clatini@ewingnj.org">clatini@ewingnj.org</a></p>
<p><b>East Windsor Township</b> Joseph Lalka Zoning/Code Enforcement Official 16 Lanning Boulevard East Windsor, NJ 08520 Phone: (609) 443-4000 Ext. 246 Email: <a href="mailto:zoning@east-windsor.nj.us">zoning@east-windsor.nj.us</a> Jason Gorski Director of Inspections/Construction Official 16 Lanning Boulevard East Windsor, NJ 08520 Phone: (609) 443-4000 Ext. 202 Email: <a href="mailto:construction_official@east-windsor.nj.us">construction_official@east-windsor.nj.us</a></p>	<p><b>Hamilton Township</b> Fred B. Dumont - Director Dept. of Economic Development and Planning 2090 Greenwood Avenue P.O. Box 00150 Hamilton, NJ 08650-0150 Phone: (609) 890-3683 Fax: (609) 890-3548 Email: <a href="mailto:RWilliams@HamiltonNJ.com">RWilliams@HamiltonNJ.com</a> Kate Kane – Associate Director Phone: (609) 890-3519 Fax: (609) 890-3876 Email: <a href="mailto:KKane@hamiltonnj.com">KKane@hamiltonnj.com</a></p>



<p><b>Hightstown Borough</b>  George Chin - Construction /Zoning Official  156 Bank Street  Hightstown, NJ 08520  Phone: (609) 490-5100 Ext. 622  Email: <a href="mailto:gchin@hightstownborough.com">gchin@hightstownborough.com</a></p>	<p><b>Hopewell Borough</b>  Mina Attalla - Zoning Officer  88 East Broad Street  Hopewell, NJ 08525  Phone: (609) 466-2636 Ext. 107  Email: <a href="mailto:mina.attalla@hopewellboro-nj.us">mina.attalla@hopewellboro-nj.us</a>  James Blair – Code Enforcement Official  Phone: (609) 466-2570  Fax: (609) 466-8511</p>
<p><b>Hopewell Township</b>  James Hutzelmann  Community Development  Director/Engineer/Zoning Officer  201 Washington Crossing-Pennington Rd.  Titusville, NJ 08560  Phone: (609) 737-0605 Ext. 6280  Fax: (609) 737-2770  Email: <a href="mailto:jhutzelmann@hopewell.org">jhutzelmann@hopewell.org</a></p>	<p><b>Lawrence Township</b>  James F. Parvesse - Secretary to the Planning Board/Zoning Officer  2207 Lawrence Road  P.O. Box 6006  Lawrence Township, NJ 08648  Email: <a href="mailto:jparvesse@lawrencetwp.com">jparvesse@lawrencetwp.com</a>  Brenda Kraemer - Secretary to Zoning Board  Phone: (609) 844-7087  Fax: (609) 896-0412  Email: <a href="mailto:Bkraemer@lawrencetwp.com">Bkraemer@lawrencetwp.com</a></p>
<p><b>Pennington Borough - Planning and Zoning</b>  Mary Mistretta - Land Use Administrator  John Flemming - (part-time) Zoning Officer  Phil Rosso - Construction Code Official  30 North Main Street  Pennington, NJ 08534  Phone: (609) 737-0276  Fax: (609) 737-9780  Email: <a href="mailto:mmistretta@penningtonboro.org">mmistretta@penningtonboro.org</a>  Email: <a href="mailto:jflemming@penningtonboro.org">jflemming@penningtonboro.org</a></p>	<p><b>Princeton - Planning</b>  Michael LaPlace – Planning Director  400 Witherspoon Street  Princeton, NJ 08540  Phone: (609) 924-5366  Fax: (609) 688-2032  Email: <a href="mailto:mlaplace@princetonnj.gov">mlaplace@princetonnj.gov</a>  Derek Bridger - Zoning Officer  Phone: (609) 921-1359  Fax: (609) 688-2026  Email: <a href="mailto:dbridger@princetonnj.gov">dbridger@princetonnj.gov</a></p>
<p><b>Robbinsville Township</b>  Paul Renaud  Director of Economic &amp; Community Development  2298 Route-33  Robbinsville, NJ 08691  Phone: (609) 259-3600 Ext. 1118  Fax: (609) 259-2128  Email: <a href="mailto:prenaud@robbinsville.net">prenaud@robbinsville.net</a></p>	<p><b>West Windsor Township</b>  Francis Guzik  Director of Community Development/ Township Engineer  271 Clarksville Road, P.O. Box 38  West Windsor, NJ 08550  Phone: (609) 799-2400  Samuel Surtees - Land Use Manager  Daniel Dobromilsky - Landscape Architect  Email: <a href="mailto:fguzik@westwindsortwp.com">fguzik@westwindsortwp.com</a></p>

# Mercer County Planning Department

In addition, you may also need to contact the Planning Department at the County of Mercer for further oversight and approvals. The Mercer County Planning Board reviews and approves development applications as administered by the Mercer County Land Development Committee. A municipal approving authority will not issue final approval to a subdivision or site plan requiring Mercer County Land Development Committee approval until final County approval is granted. All subdivisions of land within Mercer County need to be submitted for review to the Mercer County Land Development Committee.

Specifically, site plans that require Mercer County Land Development Committee review are plans that:

- a. abut a county road or county drainage structure.
- b. do not abut a county road or county drainage structure which contain one or more acres of impervious surfaces.
- c. do not abut a county road or county drainage structure that contain less than one acre of impervious surfaces but:
  - proposes 1 acre or more of soil disturbance; or
  - will affect the safety and efficiency of a county road and/or drainage structure; or
  - will affect county facilities and buildings and/or lands owned or maintained by Mercer County; or
  - where stormwater drainage from the site is directed to a county road, drainage structure or drainage facility.
- d. are located on the site of a proposed Mercer County facility.

The County Planning Board and Land Development Committee meet monthly. You can also reach out to the Mercer County Planning Department at:

Mercer County Planning Department  
McDade Administration Building  
640 South Broad Street  
P.O. Box 8068  
Trenton, NJ 08650-0068  
Phone: (609) 989-6545  
Fax: (609) 989-6546  
Email: [jbenner@mercercounty.org](mailto:jbenner@mercercounty.org)

## **Site Selection Services:** *Finding the Right Commercial Space*



The Mercer County Office of Economic Development can be at the forefront of your commercial property search. Our site selection services can assist you in finding the most advantageous location for your business. If you are interested in buying or leasing space within Mercer County, please contact the Business Advocate at (609) 989-6912.

Through our site selection resource, we will conduct research for you from the largest and most comprehensive database of commercial real estate information. We can then compile reports that will enable you to analyze, interpret and gain insight on commercial property values, market conditions and current availabilities.

We will also reach out to commercial real estate agents in our region in order to provide you with as complete a list of available properties as possible. The Mercer County Office of Economic Development can be a great asset as you look to find the right location here in our county.

# Tax Issues



For information regarding property taxes for a specific site, please contact the Tax Assessor for the municipality in which the property is located. Below you will find contact information for the municipal tax assessor offices in Mercer County.

<p><b>City of Trenton</b> Deborah M. Fox Chief Tax Assessor 319 East State Street Trenton, NJ 08608 Phone: (609) 989-3091 Fax: (609) 989-3090 Email: <a href="mailto:dfox@trentonnj.org">dfox@trentonnj.org</a></p>	<p><b>Ewing Township</b> Jeffrey Burd Tax Assessor 2 Jake Garzio Drive Ewing, NJ 08628 Phone: (609) 883-2900 Ext. 7661 Fax: (609) 771-1745 Email: <a href="mailto:jburd@ewingnj.org">jburd@ewingnj.org</a></p>
<p><b>East Windsor Township</b> David Levy Tax Collector 16 Lanning Boulevard East Windsor, NJ 08520 Phone: (609) 443-4000 Ext. 226 Email: <a href="mailto:tax_collector@east-windsor.nj.us">tax_collector@east-windsor.nj.us</a></p>	<p><b>Hamilton Township</b> Donald Kosul, CTA Municipal Tax Assessor 2090 Greenwood Avenue P.O. Box 00150 Hamilton, NJ 08650-0150 Phone: (609) 890-3654 Fax: (609) 890-3685 Email: <a href="mailto:dkosul@hamiltonnj.com">dkosul@hamiltonnj.com</a></p>
<p><b>Hightstown Borough</b> Kenneth Pacera Tax Assessor 156 Bank Street Hightstown, NJ 08520 Phone: (609) 490-5100 Ext. 669 Email: <a href="mailto:assessor@hightstownborough.com">assessor@hightstownborough.com</a></p>	<p><b>Hopewell Borough</b> Regina Toth Tax Assessor 88 East Broad Street Hopewell, NJ 08525 Phone: (609) 466-2636 Ext: 106 Fax: (609) 466-8511 Email: <a href="mailto:christopher.fuges@hopewellboro-nj.us">christopher.fuges@hopewellboro-nj.us</a></p>

<p><b>Hopewell Township</b>  Daniel Keough  Tax Assessor  201 Washington Crossing-Pennington Rd.  Titusville, NJ 08560  Phone: (609) 737-0607 Ext. 6220/6480  Fax: (609) 737-1022  Email: <a href="mailto:dkeough@hopewelltp.org">dkeough@hopewelltp.org</a></p>	<p><b>Lawrence Township</b>  Ken Pacera  Municipal Assessor  2207 Lawrence Road  P.O. Box 6006  Lawrence, New Jersey 08648  Phone: (609) 844-7040  Email: <a href="mailto:kpacera@lawrencetwp.com">kpacera@lawrencetwp.com</a></p>
<p><b>Pennington Borough</b>  Sandra Webb  Tax Assessor  30 North Main Street  Pennington, NJ 08534  Phone: (609) 737-0276  Fax: (609) 737-9780  Email: <a href="mailto:mbusher@penningtonboro.org">mbusher@penningtonboro.org</a></p>	<p><b>Princeton</b>  Neal A. Snyder  Tax Assessor  400 Witherspoon Street  Princeton, NJ 08540  Phone: (609) 924-1084  Fax: (609) 688-2044  Email: <a href="mailto:nsnyder@princetonnj.gov">nsnyder@princetonnj.gov</a></p>
<p><b>Robbinsville Township</b>  Greg Busa  Tax Assessor  2298 Route-33  Robbinsville, NJ 08691  Phone: (609) 259-3600 Ext: 1137/1135  Email: <a href="mailto:gregb@robbinsville.net">gregb@robbinsville.net</a></p>	<p><b>West Windsor Township</b>  Lorraine Jones  Tax Assessor  271 Clarksville Road  P.O. Box 38  West Windsor, NJ 08550  Phone: (609) 799-2400  Email: <a href="mailto:ljones@westwindsortwp.com">ljones@westwindsortwp.com</a></p>

# Mercer County Foreign Trade Zone

The County of Mercer and its Office of Economic Development are responsible for the administration of the Mercer County Foreign Trade Zone (FTZ). As a business in Mercer County, you may be interested in learning about the advantages of this program. The Mercer County FTZ service area encompasses all of Mercer County. A designated FTZ operator is legally considered outside of Customs territory for the purposes of duties, so goods may be brought into the site duty-free and without formal customs entry.

FTZs are a tool that Mercer County businesses can use to increase their international competitiveness, lower costs and boost profits.

Benefits include:

***Duty Reduction*** - In most cases, duties are higher for parts than for finished products. In an FTZ, a company can import parts duty-free, assemble a product, and then only be required to pay the lower duty rate on the final product.

***Duty Elimination*** - Customs duties are never paid on goods that are brought into an FTZ and then re-exported or scrapped.

***Duty Deferral*** - Since FTZs are considered outside Customs territory, goods are not considered imported until they leave the zone facility and enter the U.S. stream of commerce. As a result, duties are deferred as long as they are in the zone facility.

***Weekly Entry*** - FTZ “Weekly Entry” procedures can help zone users save time and money. Under this aspect, the zone user files only one Customs entry per week, rather than filing one Customs entry per shipment.

***Logistics Flexibility*** - Products made overseas for overseas markets may be brought into an FTZ for storage or consolidation with other products, allowing distribution of complete shipments to customers. This not only provides flexibility for the company but can improve supply chain velocity.

For more information on the Mercer FTZ, please contact the County Office of Economic Development at (609) 989-6555.

# **Employer Incentive Programs**

## ***On the Job Training (OJT) Program***

An employer provides job-specific training as well as long-term employment and benefits to new employees who are Work First New Jersey clients. For incurring training costs and lost production time, the employer is reimbursed 50% of the new employee's wages. OJT allows for the custom training of new employees, thereby offsetting employer training costs while helping the employee to acquire the training and skills necessary to satisfy job requirements. The employer gains a new hire at a reduced rate for up to six months and the jobseeker gains employment and training for his or her new position.

- Provides reimbursement to the employer for costs associated with training the new employee in the skills needed to perform the job.
- Reimbursement is provided for 50% of the employee's wages during the training period, which can be from six to 26 weeks.
- The training period depends on the complexity of the job to be learned, skill level of the individual, and other qualifications.
- The position must be full-time permanent employment with a starting salary of a minimum of \$8 per hour based on a 35- or 40-hour work week.
- All OJT trainees must be determined to be eligible consistent with Workforce Investment Act and other regulations prior to the start of the contract.
- OJT trainee must complete the full training period and continue employment after training to qualify the employer for full reimbursement.
- Employer is required to maintain performance evaluations, attendance and payroll records.
- The OJT trainee must receive the same wages and benefits as those in comparable positions. In addition, the company may not have had any layoffs for at least 120 days prior to the commencement of the contract.
- The OJT contract must be in place prior to the new employee start date.

## ***Other Services***

### **Recruitment**

Our services can help identify potential candidates by assisting in the recruiting and initial screening of candidates. This can be done at the One-Stop or employer site. All potential candidates can be pre-qualified according to employer specifications, thereby saving the time and money involved in interviewing all interested candidates.

### **Training for your existing workforce**

In addition to OJT, we can also provide customized training to employers to help them address skills gaps in their current workforce.

If your business is interested in learning more of these services, please contact the Business Resource Center at the Mercer County One-Stop Career Center at (609) 989-6824.

# MERCER INSTITUTE

of Management & Technology Training

The Mercer Institute is located on the campus of Mercer County Community College and designs and delivers custom training and development programs that help corporations and community organizations address a range of strategic challenges and opportunities. Our training and development experts consult with each employer to build a tailored program and then assemble the right resources to deliver the program at a client site or in our world-class facilities in West Windsor, NJ.

With more than 30 years of experience, the Institute serves a range of organizations across Mercer County. Our areas of specialty include results-oriented Leadership, Communication and Technology training programs.

As a service to our clients we can assist them in writing customized training or literacy grants funded by the New Jersey Department of Labor and Workforce Development. These competitive grants are targeted for incumbent front-line workers. The Customized Training program is designed to benefit both employees and businesses by enhancing the skills of workers, thereby increasing their productivity and the competitiveness of the employer. This investment by the State is expected to result in the creation of new jobs, the retention of jobs and/or an increase in wages for the trained workers.

We work with the companies to help them develop a training plan that includes a career path for their employees and determine the training required to accomplish this. When the grant is approved, Mercer Institute provides the trainers for each program and helps the company manage the year-long grant.

For more information, please contact:

Mercer Institute  
Mercer County Community College  
1200 Old Trenton Road  
West Windsor, NJ 08550  
Phone: (609) 570-3280  
Fax: (609) 570-3883  
[www.MercerInstitute.com](http://www.MercerInstitute.com)



# County Procurement Process

## *Bidding on Jobs*

There may be some opportunities for you as it pertains to local contracts at the county or municipal levels. If you are interested in becoming a registered vendor with the county, please visit [www.mercercounty.org/departments/purchasing](http://www.mercercounty.org/departments/purchasing) for details. You will then need to submit to the County Department of Purchasing a Vendor Profile Form. Please complete the Vendor Profile Form and submit electronically or mail or fax to:

County of Mercer  
 Division of Central Services  
 Department of Purchasing  
 640 S. Broad Street  
 Room 321  
 Trenton, NJ 08650-0068  
 Phone: (609) 989-6710  
 Fax: (609) 989-6733

All respondents will be required to provide a copy of the New Jersey Business Registration Certificate prior to contract award. By registering with Procurement, you will be notified of all potential bidding opportunities that are available in your field of work. For specific details of all bidding opportunities, please feel free to visit [www.mercercounty.org/departments/purchasing/bidding-opportunities](http://www.mercercounty.org/departments/purchasing/bidding-opportunities).

Below is contact information for the municipal offices that oversee local bidding notices.

<p><b>City of Trenton</b>          Isabel C. Garcia          Purchasing Agent          319 East State Street          Trenton, NJ 08608          Phone: (609) 989-3135          Fax: (609) 989-4260          Email: <a href="mailto:igarcia@trentonnj.org">igarcia@trentonnj.org</a></p>	<p><b>Ewing Township</b>          Alex DeAngelis          Purchasing          2 Jake Garzio Drive          Ewing, NJ 08628          Phone: (609) 883-2900 Ext. 7644          Email: <a href="mailto:adeangelis@ewingnj.org">adeangelis@ewingnj.org</a></p>
<p><b>East Windsor Township</b>          Allison Quibley - Clerk          16 Lanning Boulevard          East Windsor, NJ 08520          Phone: (609) 443-4000 Ext. 237          Email: <a href="mailto:clerk@east-windsor.nj.us">clerk@east-windsor.nj.us</a></p>	<p><b>Hamilton Township – Division of Purchasing</b>          Michele Bado          Purchasing Agent          Hamilton Township          2090 Greenwood Avenue          P.O. Box 00150          Hamilton, NJ 08650-0150          Phone: (609) 890-3648          Fax: (609) 890-3632          Email: <a href="mailto:MBado@HamiltonNJ.com">MBado@HamiltonNJ.com</a></p>

<p><b>Hightstown Borough</b> Margaret “Peggy” Riggio – Clerk 156 Bank Street Hightstown, NJ 08620 Phone: (609) 490-5100 Ext. 620 Fax: (609) 371-0267 Email: <a href="mailto:clerk@hightstownborough.com">clerk@hightstownborough.com</a></p>	<p><b>Hopewell Borough</b> Michele Hovan Administrator/Clerk 88 East Broad Street Hopewell, NJ 08525 Phone: (609) 466-2636 Fax: (609) 466-8511 Email: <a href="mailto:michele.hovan@hopewellboro-nj.us">michele.hovan@hopewellboro-nj.us</a></p>
<p><b>Hopewell Township</b> Julie Troutman Administrator/Engineer 201 Washington Crossing-Pennington Rd. Titusville, NJ 08560 Phone: (609) 737-0605 Fax: (609) 737-6939 Email: <a href="mailto:jtroutman@hopewelltp.org">jtroutman@hopewelltp.org</a></p>	<p><b>Lawrence Township</b> Peter Kiriakatis Director of Finance 2207 Lawrence Road P.O. Box 6006 Lawrence, New Jersey 08648 Phone: (609) 844-7015 Fax: (609) 895-1668 Email: <a href="mailto:pkiriakatis@lawrencetwp.com">pkiriakatis@lawrencetwp.com</a></p>
<p><b>Pennington Borough</b> Betty Sterling Borough Administrator 30 North Main Street Pennington, NJ 08534-0095 Phone: (609) 737-0276 Fax: (609) 737-9780 Email: <a href="mailto:bsterling@penningtonboro.org">bsterling@penningtonboro.org</a></p>	<p><b>Princeton</b> Lily Huie 400 Witherspoon Street Princeton, NJ 08540 Phone: (609) 924-5704 Fax: (609) 688-2031 Email: <a href="mailto:luhie@princetonnj.org">luhie@princetonnj.org</a></p>
<p><b>Robbinsville Township</b> Paul Renaud Director of Community and Economic Development 2298 Route-33 Robbinsville, NJ 08691 Phone: (609) 259-3600 Ext. 1118 Fax: (609) 259-2128 Email: <a href="mailto:prenaud@robbinsville.net">prenaud@robbinsville.net</a></p>	<p><b>West Windsor Township</b> Marlena Schmid Business Administrator Township of West Windsor 271 Clarksville Road P.O. Box 38 West Windsor, New Jersey 08550 Phone: (609) 799-2400 Email: <a href="mailto:mschmid@westwindsortwp.org">mschmid@westwindsortwp.org</a></p>

For these and other business-related programs, feel free to contact our Mercer County Business Advocate at (609) 989-6912. We look forward to hearing from you.

## Small Business Outreach Program

Our mission is to contribute to the growth and economic development of the small business community by increasing Mercer County government procurement opportunities for small businesses.

In July of 2018, Mercer County Executive Brian M. Hughes and the Mercer County Board of Chosen Commissioners passed **Ordinance No. 2018-5** establishing a Mercer County Set-Aside Program. The program reserves 10 percent of the dollar value of all the County's goods, which total more than \$70 million USD in professional services and construction contracts each year to the following businesses: 30 percent for qualified minority-owned businesses; 30 percent for qualified women-owned businesses; 30 percent for qualified veteran-owned businesses; and 10 percent for small businesses. To qualify, businesses must be incorporated or registered with the Division of Revenue & Enterprise Services to do business in the State and have their principal place of business in Mercer County, New Jersey.

Should your business require additional assistance or information, please contact the following sources:

Mercer County Coordinator of Business Outreach  
James Chambers Jr., (609) 989-6212,  
Email: [jchambers@mercercounty.org](mailto:jchambers@mercercounty.org)

Mercer County Business Outreach  
Wendy Sturgeon, (609) 989-6503  
Email: [wsturgeon@mercercounty.org](mailto:wsturgeon@mercercounty.org)

## Business Associations & Chambers of Commerce



### NEW JERSEY BUSINESS & INDUSTRY ASSOCIATION

The New Jersey Business & Industry Association provides information, services and advocacy to its member companies in order to build a more prosperous New Jersey. We are the nation's largest statewide employer association. Our members, as a group, employ more than 1 million people.

Founded in 1910, as the New Jersey Manufacturers Association, this organization began as a group of manufacturers who wanted to share ideas about workplace safety while having a say in government policies affecting their businesses. The Association later formed New Jersey Manufacturers Insurance to protect their members with workers compensation insurance.

As the New Jersey Manufacturers Association entered the last 25 years of the 20th century, the makeup of its membership changed dramatically, reacting to changes in the overall economy. For this reason, the Association changed its name to the New Jersey Business & Industry Association in the mid-1970s.

Today, our 20,000 members represent every industry in the State, including contractors, manufacturers, retail and wholesale businesses, and service providers of every kind.

NJBIA is widely regarded as the most credible and effective advocate for business in the Garden State. Our headquarters at 10 West Lafayette Street in Trenton is strategically located near the State Capitol and our staff of government affairs experts testifies frequently before the Legislature and state agencies to protect the interests of our members.

We also provide member companies with powerful advocacy in Trenton, practical information and a number of money-saving benefits to help make New Jersey businesses prosperous.

For more information, please visit [www.njbia.org](http://www.njbia.org) or call (609) 393-7707.



The New Jersey State Chamber of Commerce is located across the street from the State House in Trenton, which enables our staff to mobilize and react quickly to the rapid events that often unfold in the state's capital. Our team of lobbyists interacts daily with key legislative players in Trenton and our reach extends to Washington, where we represent our members in the halls of Congress and at the White House.

In addition to lobbying, the Chamber provides members with networking events, educational programs and money-saving discounts.

Although the state has transformed from an industrial society to a technological one, the State Chamber's goal has always remained the same – to represent the varying interests of our members and to help them clear burdensome regulatory hurdles that stifle growth. Our membership has always been broad-based, ranging from solo proprietors to Fortune 500 companies. Throughout the chamber's rich history, the organization's talented leaders have always provided the guidance necessary to develop proactive solutions to the important and tough issues of the day.

For more information on our organization, please visit [www.njchamber.com](http://www.njchamber.com) or call (609) 989-7888.



The Princeton Mercer Region has long attracted residents and companies alike. Our thriving economy, commercial activity, rich cultural scene, and ideal geographic location between Philadelphia and New York City, and long-standing partnership with the prestigious Princeton University, makes the Princeton Mercer Region an ideal place to live, work and do business.

We are unique in the fact that with our central location, our Chamber, which was established in 1959, is able to actively engage individuals, businesses and communities in Mercer, Middlesex and Somerset Counties, and our Membership extends even beyond these borders.

If you are doing business in the Princeton Region and haven't attended an event sponsored by the Princeton Mercer Regional Chamber of Commerce, you need to step forward and get involved. You'll soon find out that membership and participation in the Chamber is high-value investment in the future success of your business!

With a Membership network that includes more than 3,000 contacts in 1,100+ business and organizations across 21 counties in the tristate area, an investment in the Princeton Mercer Regional Chamber of Commerce is an effective way to build your business and create awareness for your organization.

When you join you'll become a member of our high-profile, high-impact business community! For more information on the Chamber, contact Christine Curnan, Senior Director of Membership and Business Development, at (609) 924-1776 Ext. 102 or [christine@princetonchamber.org](mailto:christine@princetonchamber.org).



The African American Chamber of Commerce of New Jersey, Inc., (AACCNJ) is dedicated to economically empowering and sustaining African American communities and businesses through entrepreneurship and capitalistic initiatives throughout the State of New Jersey and through its partnership with the National Black Chamber of Commerce, Inc. (NBCC). For membership and sponsorship opportunities, please contact the African American Chamber of Commerce of New Jersey at (609) 571-1620 or visit its website at [www.aaccnj.com](http://www.aaccnj.com).



The Capital Region Minority Chamber of Commerce (CRMCC) is an organizational partner providing active support to minority business enterprises in Central New Jersey. The Chamber offers advocacy and promotional opportunities for members while expanding possibilities, uncovering solutions and leveraging cultural differences for sustainable prosperity in the Capital region.

If you are seeking Access, Results, Visibility, Leadership, Regional Impact and Networking in the Capital Region, then an active membership in the CRMCC is for you.

For more information on our programs and events, please visit <http://capitalregionminoritychamber.org/>.

## Other Local Associations

**Latino Merchant Association of New Jersey**

[LMAofNewJersey@gmail.com](mailto:LMAofNewJersey@gmail.com)

**Guatemalan Merchants Association**

[info@gt-merchants.com](mailto:info@gt-merchants.com)

**NJ Chinese-American Chamber of Commerce**

[info@njcacc.org](mailto:info@njcacc.org)

**Jamaican Organization of New Jersey - Mercer Co. Chapter**

[jonj.mercer@gmail.com](mailto:jonj.mercer@gmail.com)

**Small Business Administration - NJ District Office**

[www.sba.gov](http://www.sba.gov)

**NJ Association of Women Business Owners**

[njawbo@njawbo.org](mailto:njawbo@njawbo.org)

**New Jersey State Veterans Chambers of Commerce**

[info@njveteranschambers.com](mailto:info@njveteranschambers.com)

**Statewide Hispanic Chamber of Commerce of NJ**

[chamber@shccnj.org](mailto:chamber@shccnj.org)