

ECONOMIC DEVELOPMENT PROGRAMS & SERVICES
available to the
BUSINESS COMMUNITY



BERGEN COUNTY ECONOMIC DEVELOPMENT CORPORATION (BCEDC)

Cultivating Opportunity - Leveraging Resources - Strategizing for Growth

201.336.7500 BCEDC@CO.BERGEN.NJ.US WWW.CO.BERGEN.NJ.US/BCEDC





Invest in Bergen County! The County is strategically located in the heart of the Boston-Washington corridor situated in the nation's wealthiest region and just miles outside of New York City. Some of Bergen County's greatest assets are our growing population, educated workforce, access to major markets, educational infrastructure, transportation network and quality of life.

Bergen County enjoys a highly diversified economy driven by powerful industry sectors such as professional, scientific & technical services, healthcare and social services, and finance and insurance. We are proud to be home to some of the fastest growing and most successful companies in the world such as LG Electronics, Becton Dickinson, Stryker, Mercedes-Benz USA, KPMG, CNBC, Samsung Electronics America and Hackensack University Medical Center, recently recognized by U.S. News & World Report with the 2013-14 Best Hospitals designation.

Bergen County has maintained its AAA bond rating from Moody's for more than 35 years as a result of sound fiscal policy and low debt with an above-average amortization rate. For these reasons our municipalities have access to low cost financing and a partner in sustainable growth.

The county continues to invest in our parks and recreation system to ensure that our citizens enjoy a high quality of life. We have 31 recreation areas including 5 golf courses, in addition to 38 museums and historic sites.

Bergen County has a highly developed and well maintained transportation system offering easy access to and from the region for both people and goods. The county is a short distance from the Port of New York and New Jersey and home to Teterboro airport - a convenient charter and general aviation option just 12 miles from midtown Manhattan.

Bergen County has a lot of exciting economic development projects on the horizon from the 2.9 million square foot American Dream entertainment epicenter to renewable energy financing through our Bergen County Improvement Authority.

Businesses operating in Bergen County enjoy a number of competitive advantages, join us and make yourself one of them!

A handwritten signature in black ink that reads "Kathleen A. Donovan". The signature is fluid and cursive.

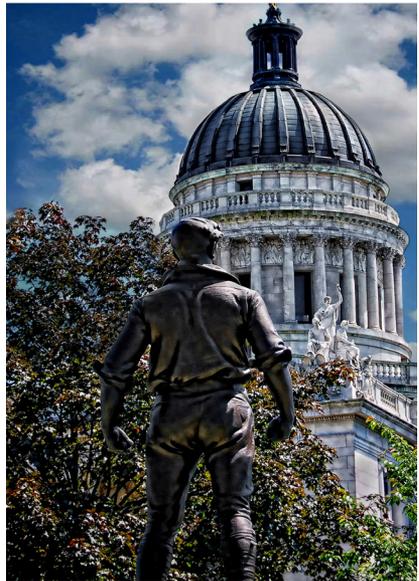
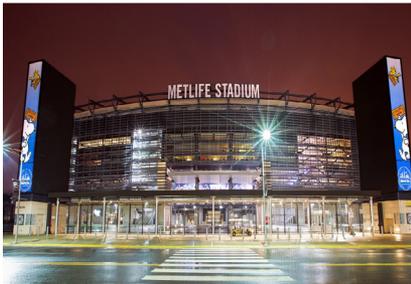
Kathleen A. Donovan
Bergen County Executive



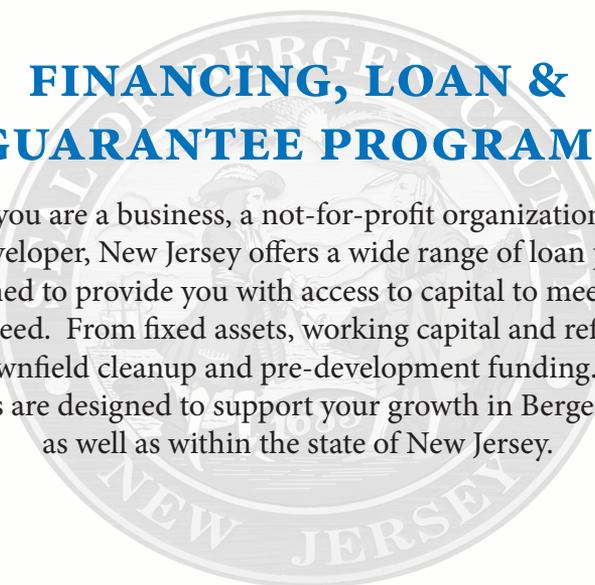
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The seal of Bergen County, New Jersey, is a circular emblem. It features a central figure, likely a Native American, holding a bow and arrow. The text "BERGEN COUNTY" is arched across the top, and "NEW JERSEY" is arched across the bottom. The year "1798" is visible in the center of the seal.

FINANCING, LOAN & GUARANTEE PROGRAMS

Whether you are a business, a not-for-profit organization, or a real estate developer, New Jersey offers a wide range of loan programs designed to provide you with access to capital to meet your specific need. From fixed assets, working capital and refinancing, to brownfield cleanup and pre-development funding. These programs are designed to support your growth in Bergen County as well as within the state of New Jersey.

FINANCING, LOAN & GUARANTEE PROGRAMS

Through the New Jersey Economic Development Authority (NJEDA)

BOND FINANCING

The New Jersey Economic Development Authority (EDA) issues conduit tax-exempt private activity bonds, the proceeds of which are used to provide long-term loans from \$500,000—\$10,000,000 for qualified companies. Bond financing is available to qualified manufacturing companies and 501c(3) nonprofit organizations. Financing can be used for capital improvements and expansion, including real estate acquisitions, new equipment, machinery, building construction, and renovations. Taxable bonds are also available for a wide variety of businesses. Taxable bonds offer similar flexibility in structuring rates and terms but are not subject to the restrictions placed on tax-exempt financing under the Internal Revenue Code (IRC).

BROWNFIELDS & CONTAMINATED SITE REMEDIATION PROGRAM

The EDA offers assistance to developers, businesses, municipalities and community groups at various stages of the brownfield restoration process, from planning to cleanup to redevelopment. It sponsors programs that target brownfields directly, and offers programs that are generally available. Money in the fund is dedicated to the purpose of reimbursing developers up to 75% of their remediation costs through redevelopment agreements with NJEDA and State Treasurer.

DIRECT LOAN PROGRAM

The Direct Loan Program offers financing for companies with insufficient bank credit to obtain needed funding on their own. Direct Loans offer companies lower interest rates, longer terms, and the flexibility in choosing a variable or fixed rate.

ECONOMIC REDEVELOPMENT AND GROWTH GRANT PROGRAM (ERG)

The ERG authorizes a bonus of 10% in certain cases, up to a maximum of 30% of total project costs; 40% for projects in a Garden State Growth Zone (GSGZ). For local incentive grants, up to a maximum of 100% if the developer is a municipal government or redevelopment agency. All projects are subject to a comprehensive net benefit analysis to verify that the revenues the State receives will be greater than the incentive being provided. Bonus up to 10% if project meets the following criteria:

Located in a distressed municipality (*Lodi, Hackensack and Garfield*)

- Lacking access to nutritious food, and will include a supermarket or grocery store (*min. of 15,000 sq ft of space*) selling fresh products or a prepared food establishment selling nutritious, ready to serve meals; or,
- Lacking access to health care and health services, and will include a health center (*min. of 10,000 sq ft of space*) devoted to providing these services
- Transit project
- Qualified residential project with at least 10% of units constructed as and reserved for moderate income housing
- Located in a highlands development credit receiving area or redevelopment area

- Located in a Garden State Growth Zone (GSGZ)
- Disaster recovery project
- Aviation project
- Tourism destination project
- Substantial rehabilitation or renovation of an existing structure(s)

EDISON INNOVATION ANGEL GROWTH FUND

An angel supported New Jersey-based Technology Company with minimum trailing 12 month commercial revenues of \$500,000 derived from core business activities, such as the sale of technology products in the amount of up to \$250,000. The Edison Innovation Angel Growth Fund leverages private angel investors in support of early-stage, emerging technology businesses in a less dilutive manner than equity.

EDISON INNOVATION VC GROWTH FUND

A venture capital (VC) supported New Jersey-based technology company with minimum trailing 12 month commercial revenues of \$500,000 derived from core business activities, such as the sale of technology products in the amount of up to \$1,000,000. The Edison Innovation VC Growth Fund leverages institutional venture backed investments in support of early-stage, emerging technology businesses in a less dilutive manner than equity.

THE FUND FOR COMMUNITY ECONOMIC DEVELOPMENT

Provides loans and loan guarantees to support community and economic development initiatives in New Jersey’s urban centers. This program offers three forms of assistance: up to \$500,000 to support loans to lenders for urban-based community organizations; up to \$50,000 for feasibility studies and other pre-development costs; and up to \$1.25 million for real estate projects to fill financing gaps.

LOAN GUARANTEES

The EDA offers up to \$1.5 million as a guarantee on loans provided by other sources for working capital or fixed assets. The limited exposure reduces the institution’s credit risk, and provides access to capital for the borrower. To qualify, eligible businesses or nonprofits must create one new job for every \$50,000 of EDA assistance and either be located in a targeted municipality or operate within a targeted industry.

MAIN STREET BUSINESS ASSISTANCE PROGRAM

This program provides financial support to commercial banks to assist in offering loans and guarantees to businesses with projects in New Jersey. Main Street financing can be used for working capital, fixed assets and refinancing of debt. Specifically, the program offers: loan participations up to \$1 million for fixed assets and \$750,000 for working capital; Loan guarantees up to 50% of a bank loan (not to exceed \$2 million for fixed assets and \$1.5 million for working capital); and line of credit guarantees through an EDA Preferred Lender up to 50% of the line of credit amount, not to exceed \$500,000. Main Street is available to small or mid-sized businesses or nonprofits operating in New Jersey for 2 years prior to application date.

NEW JERSEY BUSINESS GROWTH FUND

Credit-worthy companies that are creating or retaining jobs in New Jersey may qualify for up to a \$3 million bank loan with a 25% or 50% EDA guarantee. The maximum EDA guarantee is \$1.5 million through this joint program between the EDA and PNC Bank. Funding can be used for real estate or equipment purchases. PNC Bank provides the financing and EDA provides a loan guarantee.

SMALL BUSINESS FUND

Fast Start for small business provides quick approvals of loans up to \$300,000 to credit-worthy women and minority-owned small businesses that have been in operation for at least three full years. These loans may be used for fixed assets or working capital.

STATEWIDE LOAN POOL

Under the Statewide Loan Pool program, the NJEDA participates in loans from NJEDA Participating banks.* The NJEDA may also guarantee a portion of the remaining lender's exposure when a bank requires additional comfort on a particular project. Up to \$1.25 million is available for fixed asset financing, and up to \$750,000 is available for working capital. Additionally, \$1.5 million is available under either program for loan guarantees. To qualify, eligible businesses or nonprofits must create one new job for every \$50,000 of EDA assistance and either be located in a targeted municipality or operate within a targeted industry.

For more information on any of the New Jersey Economic Development Authority (NJEDA) programs listed, please contact Noel McGuire, Domestic Business Advocate, New Jersey Business Action Center at 609.292.6335 or email noel.mcguire@sos.state.nj.us.

BOND FINANCING

Export Express loans help small businesses secure funds to buy or produce goods and / or provide services for export. Loans may be used for most business purposes, including expansion, equipment purchase, working capital, and inventory or real estate acquisition for up to \$500,000. ***For more information, please contact Edward A. Haddock, Business Development Specialists at 973.645.3968 or Edward.haddock@sba.gov.***

NEW JERSEY ENVIRONMENTAL INFRASTRUCTURE FINANCE PROGRAM

This program is a revolving loan administered by the New Jersey Department of Environmental Protection. The Financing Program provides loans to local government units for the construction of wastewater treatment facilities, sludge management systems for wastewater and water treatment systems, combined sewer overflow abatement, stormwater, and other nonpoint source management projects. The Financing Program also provides loans to both publicly and privately owned drinking water systems for the construction or upgrade of drinking water facilities, transmission and distribution systems, storage facilities, and source development. Funds are made available under the federal Clean Water and Safe Drinking Water Acts and various state bond acts. ***For more information or to request a NJDEP application please contact, Stanley V. Cach, Jr. NJDEP-Municipal Finance and Construction Element 609.292.8961 or email stanley.cach@dep.state.nj.us.***

NEW JERSEY WOMEN'S MICRO-BUSINESS CREDIT PROGRAM

The Direct Loan Program offers financing for companies with insufficient bank credit to obtain needed funding on their own. Direct Loans offer companies lower interest rates, longer terms, and the flexibility in choosing a variable or fixed rate. Eligible participants have the opportunity to apply for a loan of up to \$5,000. ***For more information please contact the Women's Center for Entrepreneurship, Corp. (WCEC) 973.507.9700.***

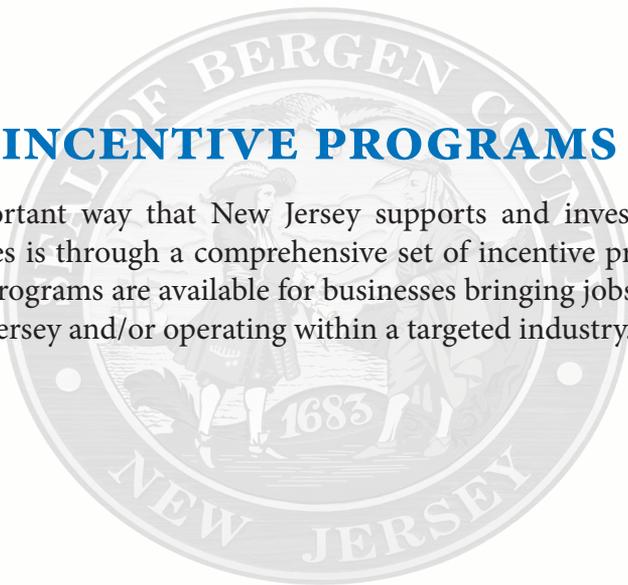
SMALL BUSINESS LOAN PROGRAMS

SBA's loans support expansion of existing business and the creation of new firms. Loans are made through a network of participating lenders with SBA's guarantee, and range from \$1,000 to \$5 million. ***For more information, please contact Edward A. Haddock, Business Development Specialists at 973.645.3968 or Edward.haddock@sba.gov.***

UNION COUNTY ECONOMIC DEVELOPMENT CORPORATION (UCEDC)

The UCEDC is a statewide, nonprofit economic development corporation dedicated to assisting and financing small businesses, minority and women-owned enterprises. Whether you are an entrepreneur looking for assistance to create a business plan and get your idea up and running, or you are an existing small business looking to grow, UCEDC offers programs to help. In addition to business counseling, the UCEDC offers financial assistance such as microloans, business growth fund loans, and more. ***For more information, please call 908.527.1166 or visit www.ucedc.com.***





INCENTIVE PROGRAMS

An important way that New Jersey supports and invests in its businesses is through a comprehensive set of incentive programs. Special programs are available for businesses bringing jobs to New Jersey and/or operating within a targeted industry.

EDISON INNOVATION CLEAN ENERGY MANUFACTURING FUND (CEMF)

CEMF offers up to \$3.3 million in grants and interest-free loans to qualified manufacturers of Class I renewable energy or energy efficiency systems, products or technologies. Funds may be used for site identification and procurement, design and permits, as well as site improvements, equipment purchases, and facility construction and completion. ***Applications for CEMF are now being accepted in an open, rolling process. Applications will be reviewed on a first-come, first-serve basis. Please note that financing under CEMF is subject to available funding.***

HAZARDOUS DISCHARGE SITE REMEDIATION FUND (HDSRF)

Loans, grants, and matching grants are available to public, private, and nonprofit entities for the investigation and/or remediation of known or suspected contaminated sites.

INTERNATIONAL TRADE ASSISTANCE

Whether you're a New Jersey company looking to do business globally or an international company interested in establishing a business in the state, there are a number of resources that are available to assist you. The NJEDA can help your company access export and import consulting, identify buyers and new international markets for your products or services, find partners for joint ventures and strategic alliances, and take advantage of financing opportunities and site selection services for companies seeking a presence in the state.

MUNICIPAL LANDFILL CLOSURE AND REMEDIATION

REIMBURSEMENT PROGRAM

An eligible developer seeking financial assistance in the closure, remediation and redevelopment of municipal landfill sites in New Jersey may be eligible for reimbursement of 75% of the closure or cleanup costs.

SALES AND USE TAX EXEMPTION PROGRAM

The Sales and Use Tax Exemption Program allows companies to make purchases for construction and renovation of their new business location without having to pay state tax. Eligible companies must have 1,000 or more employees in New Jersey and relocate 500 or more to a new business location. Life sciences and manufacturing companies may be eligible if they relocate 250 or more employees to a new research and development facility, a new headquarters, or a new manufacturing facility.

For more information on any of the New Jersey Economic Development Authority (NJEDA) programs listed, please contact Noel McGuire, Domestic Business Advocate, New Jersey Business Action Center at 609.292.6335 or email noel.mcguire@sos.state.nj.us.

ON-THE-JOB TRAINING

Provides reimbursement of 50% - 90% of a new-hire salary for up to 6 months to help defray the costs of training

POSITIVE RECRUITMENT

The New Jersey Department of Labor and Workforce Development offers assistance recruiting qualified workers.

RECOVERY4JERSEY

Recovery4Jersey helps you rebuild your business by allowing you to hire the people you need to do the work you need done. To offset your hiring costs, this on-the-job training for a specific skills set. To participate your new hires must be unemployed New Jerseyans, currently receiving unemployment benefits, or exhausted their benefits. Workers must be paid \$10 an hr or more. Positions must be full-time or long -term employment.

SKILLS4JERSEY

The New Jersey Department of Labor & Workforce Development offers competitively awarded training funds to help businesses develop industry specific solutions to the workforce training challenges they encounter. The Bergen County One-Stop Career Center is available to assist businesses with grant applications as well as to administer customized training to companies.

For more information, please contact Sybrina Blissett, NJDOL&WD Bergen One- Stop Career Center at 201.343.8830 or email sybrina.blissett@dol.state.nj.us.

NEW JERSEY MANUFACTURING EXTENSION PROGRAM (NJMEP)

NJMEP assists manufacturing companies to become more productive, profitable and globally competitive. The program offers technical and management solutions to competitive problems and represents a valuable resource for manufacturing businesses. *For more information, please contact Jeff Hoffman at 201.803.8813 or email jhoffman@njmep.org.*

NEW JERSEY SMARTSTART BUILDINGS PROGRAM

The New Jersey SmartStart Buildings Program provides design support for large development projects (*buildings over 50,000 square feet*); technical assistance for smaller projects (*buildings under 50,000 square feet*); and financial incentives for the purchase and installation of energy efficient equipment. *For more information, please contact Brian DeLuca at 732.855.0033 or visit www.njcleanenergy.com.*

REGISTERED APPRENTICESHIP INCENTIVE PROGRAM

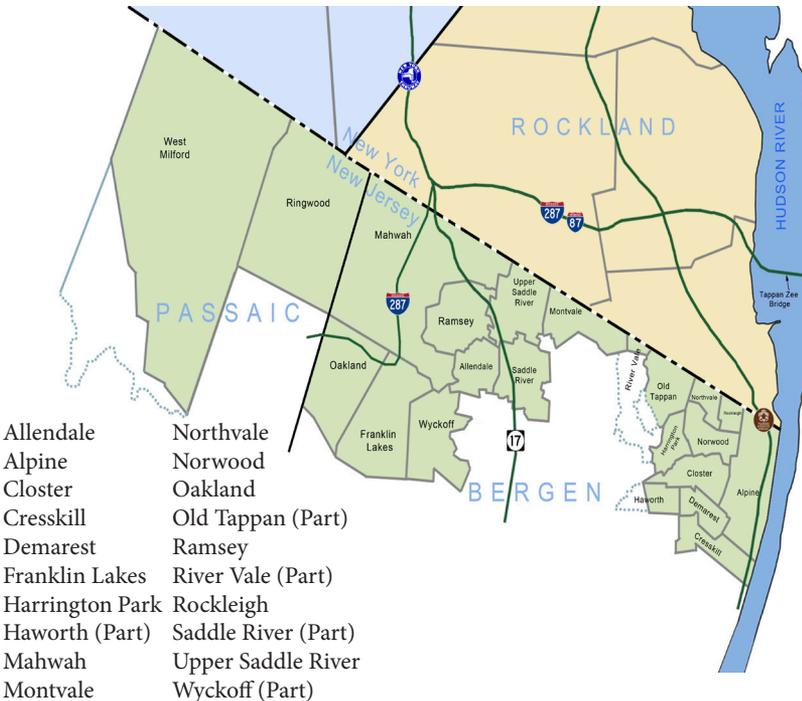
Manufacturing employers with up to 450 employees may be eligible for financial resources to upgrade the skills of employees working in the production of goods. One-time grants of up to \$5,000 are available for each employee completing 52 weeks of employment as an apprentice under the Registered Apprenticeship Incentive Program. *For more information please contact Gerry Carrol, Bergen County One-Stop Career Center, 201.363.4000 ext. 7603 or email gercar@bergen.org.*

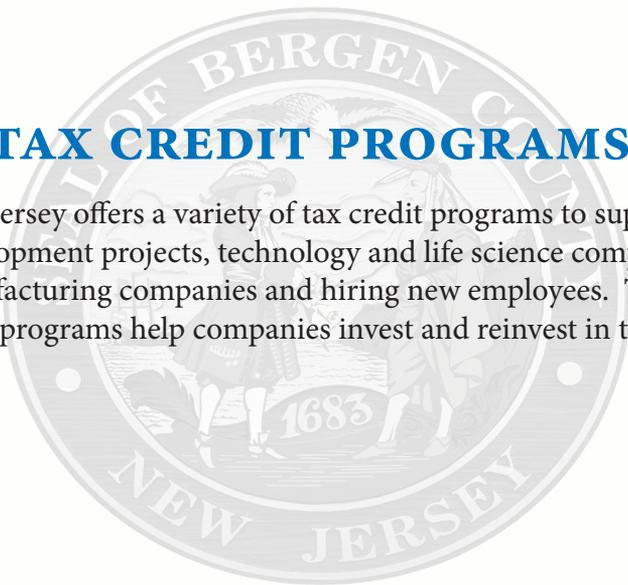
SITE SELECTION SERVICES

Bergen County Economic Development Corporation (BCEDC) offers a full range of site selection tools including location and site identification, land assemblage, and facilitation of the permitting process. This full-service approach provides considerable advantages for companies considering moving to or within Bergen County. **For more information, please contact Maggie Peters, Director at 201.336.7500 or mpeters@co.bergen.nj.us.**

ROCKLAND ELECTRIC COMPANY—NEW JERSEY JOB DEVELOPMENT RATE (JDR)

Businesses considering relocation to the Rockland Electric service territory, (see map below) or current commercial & industrial customers that are considering an expansion either at their current location or moving to a larger location, may be eligible for this program. This rate provides a 20% reduction on the delivery portion of the customer's bills for three years. Eligible customers must lease or purchase building space that's equals or exceeds 7,500 sq. ft. and must operate under Manufacturing or Business Service category as described by the North American Industry Classification System (NAICS). Customers must apply for the JDR before beginning construction of a new or expanded building, before closing on a purchase, or before signing a lease for existing building. Customers must also be receiving the benefits of a comprehensive package of economic incentives conferred by a county, local or state authority designed to increase employment levels within the service territory. **For more information about this program or to receive a JDR application, please contact Toni Graziano, Manager Economic Development at 201.236.6009.**



The seal of the County of Bergen, New Jersey, is a circular emblem. It features a central figure, likely a Native American, holding a bow and arrow. The figure is surrounded by a wreath. The text "COUNTY OF BERGEN" is arched across the top, and "NEW JERSEY" is arched across the bottom. The year "1683" is prominently displayed in the center, below the figure's feet.

TAX CREDIT PROGRAMS

New Jersey offers a variety of tax credit programs to support redevelopment projects, technology and life science companies, manufacturing companies and hiring new employees. These valuable programs help companies invest and reinvest in the state.

GROW NJ ASSISTANCE PROGRAM

This program is for businesses creating or retaining jobs and making a capital investment in a qualified incentive area. In order to qualify for consideration for Grow NJ, a company must:

1. Locate the project in a Qualified Incentive Area, which is currently defined as one of the following.
 - Urban Transit Hub Municipality
 - Garden State Growth Zones (GSGZ) - *The four New Jersey cities with the lowest median family income based on the 2009 American Community Survey from the US Census (Camden / Trenton / Paterson / Passaic).*
 - Projects classified as “Mega Projects”
 - Logistics, manufacturing, energy, defense, or maritime businesses in a port district or businesses in the aviation industry located in an aviation district with:
 - Capital investment of at least \$20 million and 250 jobs created or retained; or
 - 1,000 jobs created or retained; or;
 - A qualified business facility located in an urban transit hub, having a capital investment in excess of \$50 million and at which more than 250 full time employees of a business are created or retained.
 - Distressed municipality (*Bergen County’s municipalities are Hackensack, Garfield & Lodi*)
 - Projects in a priority area
 - Other eligible areas not located within a distressed municipality or priority area, including an Aviation District; Planning Area 3; certain portions of Meadowlands, Pinelands and Highlands; and certain portions of Planning Areas 4A, 4B & 5.
2. Meet or exceed the minimum employment and capital investment requirements below:

Minimum Full-Time Employment Requirements

Industry	New/Retained Full-time Jobs
Tech start ups and manufacturing businesses	10 / 25
Other targeted Industries	25 / 35
All other businesses/industries	35 / 50

Minimum Capital Investment Requirements

Project Type	(\$/Square Foot of Gross Leasable Area)
Industrial - Rehabilitation Projects	\$20
Industrial - New Construction Projects	\$60
Non-Industrial – Rehabilitation Projects	\$40
Non-Industrial – New Construction Projects	\$120

3. Demonstrate that the award of the tax credit is a “material factor” in the company’s decision to create or retain the minimum number of full-time jobs unless the project is located in a project in a GSGZ that qualifies under the Municipal Rehabilitation and Economic Recovery Act (MRERA) (currently Camden), in which case, demonstrate that the award of tax credits is a material factor in the business decision to make a capital investment and locate in the GSGZ that qualifies under MRERA.
4. Demonstrate that the capital investment and the resultant creation of eligible positions will yield a net positive benefit of at least 110 percent of the requested tax credit amount, or, for a project in a GSGZ that qualifies under the MRERA (currently Camden), 100 percent of the requested tax credit.
5. All projects must meet Green Building Requirements. For questions regarding these requirements, please contact your EDA Business Development Officer.
6. Within twelve months following the date of application approval by the EDA, each approved business must submit progress information indicating that the business has site plan approval, committed financing for and site control of the qualified business facility. Unless otherwise determined by EDA in its sole discretion, EDA’s approval of the tax credits shall expire if the progress information is not received within twelve months of the date of application approval.
7. Enter into any construction contracts associated with the project using “prevailing wage” labor rates and affirmative action requirements.
8. Maintain the project and related employment for 1.5 times the period in which the business receives the tax credit.
9. Businesses receiving tax credits must maintain a minimum of 80% of its full-time workforce from the last tax period prior to the grant approval. If the full-time workforce falls below 80%, the business will forfeit its tax credit amount for that tax period and each subsequent tax period until the full-time workforce is restored back to the minimum level and documentation reflecting such has been reviewed and approved by the EDA Board.
10. For projects with outstanding commitments under other EDA incentive programs, the applicant may unwind their current commitment in certain circumstances and under certain conditions to take advantage of the Grow NJ Program. For questions regarding this process, please contact your EDA Business Development Officer.

Tax Credits Amounts Available

Qualified eligible businesses receive tax credits per job, per year for a period of up to ten years for each new or retained full-time job to be located at the qualified business facility. The maximum amount of the tax credits to be applied by the business annually is generally determined as follows: a gross amount per job/per year is obtained by adding all applicable bonuses to the base amount; the gross amount is then subject to a cap. 100% of the gross amount per new job is allowed, whereas (subject to certain exceptions) only 50% of the gross amount per retained job is allowed. Finally, the total amount of annual tax credits is subject to a maximum cap.

In addition, for each application for tax credits in excess of \$4 million annually, the amount of tax credits available to be applied by the business annually shall be the lesser of the permitted statutory maximum amount or an amount determined by the EDA necessary to complete the project, which shall be determined through staff analysis of all locations under consideration by the business and all lease agreements, ownership documents, or substantially similar documentation for the business's current in-State locations and potential out-of State location alternatives.

Base Calculation of Tax Credits

Project Type	Base Amount <i>Per New or Retained FT Job, Per Year</i>	Gross Amount Cap <i>Per New or Retained FT Job, Per Year</i>	Maximum Cap <i>To Be Applied by the Business Annually</i>
GSGZ Project	\$5,000	\$15,000	\$30,000,000 <i>(35,000,000 - GSZGZ-Camden)</i>
Mega Project	\$5,000	\$15,000	\$30,000,000
Urban Transit Hub Municipality	\$5,000	\$12,000	\$10,000,000
Distressed Municipality	\$4,000	\$11,000	\$8,000,000
Priority Area	\$3,000	\$10,500	\$4,000,000 <i>Not more than 90% of business withholdings</i>
Other Eligible Area	\$500	\$6,000	\$2,500,000 <i>Not more than 90% of business withholdings</i>
Disaster Recovery Project	\$2,200	\$2,000	One of the above, as applicable

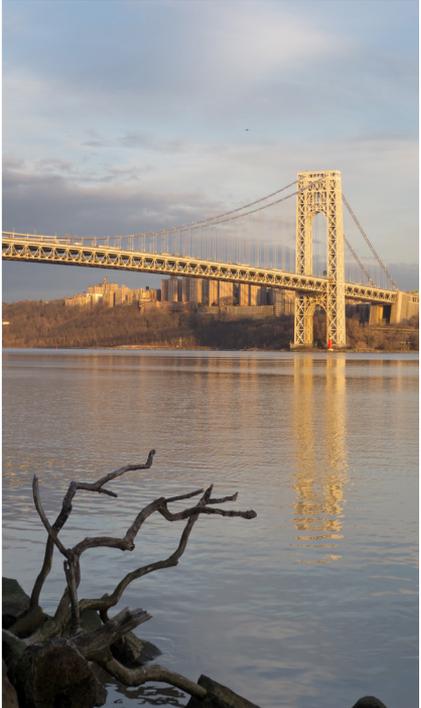
Bonus Criteria

Bonus Type	Bonus Amount Per Job, Per Year
Excess capital investment in industrial site for industrial use. <i>(Mega projects or GSGZ projects, as defined above)</i>	\$1,000 - \$5,000
Excess capital investment in industrial site for industrial use. <i>(Excludes mega projects and GSGZ projects, as defined above)</i>	\$1,000 - \$3,000
Transit oriented development	\$2,000
Deep poverty pocket or Choice Neighborhood Transportation Plan area	\$1,500
Large numbers of new and retained full-time jobs: 251 to 400 401 to 600 601 to 800 801 to 1,000 1,001+	\$500 \$750 \$1,000 \$1,250 \$1,500
Average salary in excess of county's existing average or in excess of average for GSGZ	\$250 - \$1,500
Marine terminal project located in a South Jersey Port District, but not in a GSGZ	\$1,500
U.S. headquarters of an auto manufacturer retaining 400+ employees in the same municipality	\$1,500
Located in municipality in Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean and Salem counties with a 2007 MRI Index greater than 465	\$1,000
Located within a half-mile of any light rail station constructed after 9/18/2013	\$1,000
Qualified incubator facility	\$500
Mixed-use development with sufficient moderate income housing on site to accommodate 20% of full-time employees	\$500
Business in a targeted industry	\$500
Exceeds LEED "Silver" or completes substantial	\$250

TECHNOLOGY BUSINESS TAX CERTIFICATE TRANSFER PROGRAM

The Technology Business Tax Certificate Transfer Program allows unprofitable technology and life science companies to raise cash by selling New Jersey tax losses and research and development credits to other New Jersey businesses for at least 80% of their value. Eligible businesses must be new or expanding technology or biotechnology companies with less than 225 employees in the United States, and have at least 75% of their employment base in New Jersey.

For more information on any of the New Jersey Economic Development Authority (NJEDA) programs listed, please contact Noel McGuire, Domestic Business Advocate, New Jersey Business Action Center at 609.292.6335 or email noel.mcguire@sos.state.nj.us.



SMALL BUSINESS COUNSELING & FINANCING INFORMATION

Bergen County and the State of New Jersey offer businesses several free resources; including counseling through the Small Business Development Center (SBDC), financing through the Small Business Administration (SBA) and demographic and market data, site selection and liaison services through the Bergen County Economic Development Corporation (BCEDC).

BERGEN COUNTY ECONOMIC DEVELOPMENT CORPORATION (BCEDC)

BCEDC provides comprehensive market and demographic data that can help businesses make informed decisions. This includes data on population, labor and employment trends, commercial real estate, corporate activity, housing, taxes, infrastructure, and education. BCEDC also provides site selection services: an objective, confidential, and free service for companies considering locating or expanding. This makes site selection more efficient and tailored to the requirements of your business.

PERMITTING ASSISTANCE

BCEDC can work as an extension of your team to help navigate the regulatory, permitting, and compliance processes with state and local government.

For more information, please contact Maggie Peters, Director at 201.336.7500 or email mpeters@co.bergen.nj.us.

NEW JERSEY MANUFACTURING EXTENSION PROGRAM (NJMEP)

NJMEP assists manufacturing companies to become more productive, profitable and globally competitive. The program offers technical and management solutions to competitive problems and represents a valuable resource for manufacturing businesses. ***For more information, please contact Jeff Hoffman at 201.803.8813 or email jhoffman@njmep.org.***

SCORE

SCORE “Counselors to America’s Small Business” is a nonprofit association dedicated to educating entrepreneurs and the formation, growth and success of small business nationwide. Assistance includes mentoring advice, low-cost workshops, online learning, and “how-to” articles and business templates.

For more information or to set up an appointment, please contact Lewis Marchiona at 201.599.6090.

NEW JERSEY SMALL BUSINESS DEVELOPMENT CENTER (NJSBDC)

The New Jersey Small Business Development Centers (NJSBDC) network helps small businesses expand operations, manage growth or launch new ventures. SBDC has offices at Bergen Community College, Ciarco Learning Center, 335 Main Street, Hackensack, NJ 07601. ***For more information, please call Vincent Vicari, Assistant Director, 201.489.8670 or sbdc@bergen.edu or www.bergen.edu/sbdc.***

UNION COUNTY ECONOMIC DEVELOPMENT CORPORATION (UCEDC)

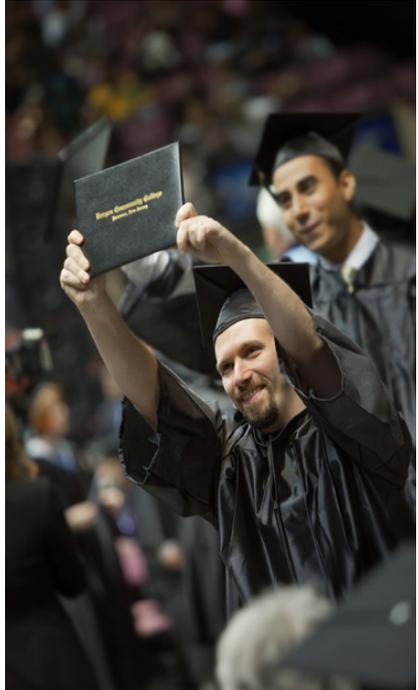
The UCEDC is a statewide, nonprofit economic development corporation dedicated to assisting and financing small businesses, minority- and women-owned enterprises. UCEDC offers programs to help. Business basics workshops, entrepreneurial training, business mentoring and International Organization for Standardization (ISO) Training 9001 are available. Additionally, the UCEDC offers financial assistance including microloans, business growth fund loans, and other financing programs. ***For more information, please call Ellen McHenry 908.527.1166 or visit www.ucedc.com.***

U.S. SMALL BUSINESS ADMINISTRATION (SBA)

SBA programs and services support the small business person through SBA-backed loans, government contracting opportunities, disaster assistance and training programs. Financing opportunities are available from \$500 to \$2 million. *For more information, please contact Edward A. Haddock, Business Development Specialists at 973.645.3968 or Edward.haddock@sba.gov.*

BERGEN COUNTY WORKFORCE INVESTMENT BOARD (BERGEN WIB)

The Bergen WIB is dedicated to supporting workforce and economic development by connecting Bergen County residents to jobs and ensuring that employers have the skilled workers they need to grow, compete, and prosper. In association with the BCEDC and the Business Resource Center at the One-Stop, the Bergen WIB has developed an aggressive business development campaign to identify employer needs and opportunities in Bergen County. *For more information, please contact Tammy Molinelli at 201.343.8830 x 4004 or email tammol@bergen.org.*



BERGEN COUNTY ECONOMIC DEVELOPMENT CORPORATION (BCEDC)

Cultivating Opportunity - Leveraging Resources - Strategizing for Growth

ABOUT BCEDC

The Bergen County Economic Development Corporation (BCEDC) is a partnership of business, government and economic development allies dedicated to leveraging resources, fostering investment and delivering programs and services that result in business retention, attraction, creation and economic growth for the economy of Bergen County.

SERVICES

- Site Selection
- Market Research
- Demographic and Market Statistics
- Economic Development Programs & Incentives
- Business Advocacy
- Liaison between business & government

WHY SUPPORT ECONOMIC DEVELOPMENT?

- To stimulate economic growth and build a larger economic base of businesses that contribute to the tax base
- Improve employment opportunities
- Have desired goods and services available locally
- Increase business to business opportunities locally
- Increase the quality of life for citizens of Bergen County and NJ

Economic development efforts are fundamentally about maintaining and achieving a better quality of life. The underlying mission of economic developers is to expand jobs, investment, opportunity and vitality in our county and state.

BCEDC

NEW JERSEY BUSINESS INCUBATORS

BURLINGTON COUNTY COLLEGE HIGH TECHNOLOGY & LIFE SCIENCES INCUBATOR

100 Technology Way
Mt Laurel, NJ 08054
(P) 856-222-9311 x2800
<http://incubators.bcc.edu>

BUSINESS DEVELOPMENT INCUBATOR AT NEW JERSEY CITY UNIVERSITY

285 West Side Ave
Jersey City, NJ 07305
(P) 201-200-2313
bdj@njcu.edu

COMMERCIALIZATION CENTER FOR INNOVATIVE TECHNOLOGIES

675 US Highway One
North Brunswick, NJ 08902
(P) 732-729-0022
dshatinsky@njeda.com

ENTERPRISE DAY CENTER NEWARK

211 Warren Streetm Suit 109
Newark, NJ 07103
(P) 973-643-4062
www.njit-edc.org

MEADOWLANDS REGIONAL ACCELERATOR AT BERGEN COMMUNITY COLLEGE

1280 Wall Street
Lyndhurst, NJ 07071
(P) 201-301-1280
<http://www.bergen.edu/about-us/locations/bergen-at-the-meadowlands/meadowlands-regional-accelerator>

THE BOSS (BUSINESS ONE-STOP SERVICE)

320 Park Avenue
Plainfield, NJ 07060
(P) 908-757-5155
<http://thebusinessonestopservice.com/incubator.html>

PICATINNY TECHNOLOGY INNOVATION CENTER

3159 Schrader Road
Dover, NJ 07801
(P) 973-442-6400
www.picinnovation.org

ROHRER COLLEGE OF BUSINESS INCUBATOR

William G. Rohrer College of Business
Rowan University
107 Gilbreth Parkway, Suite 103
Mullica Hill, NJ 08062-4446
(P) 856-256-4271
www.rowan.edu/colleges/business/cie/incubator

RUTGERS CAMDEN BUSINESS INCUBATOR

200 Federal Street Suite 200
Camden, NJ 08103
(P) 856-479-9044
www.rutgersbiz.com

RUTGERS ECOCOMPLEX BORDENTOWN

1200 Florence-Columbus Rd.
Bordentown, NJ 08505
(P) 609-499-3600 x225
<http://ecocomplex.rutgers.edu>

RUTGERS FOOD INNOVATION CENTER BRIDGETON

450 East Broad Street
Bridgeton, NJ 08302
(P) 856-459-1900
www.foodinnovation.rutgers.edu

SUSTAINABLE BUSINESS INCUBATOR AT THE MORRISTOWN ECOCENTER

8 Revere Drive
Basking Ridge, NJ 07920
(P) 908-306-9075
<http://sbanj.org>

WCC SMALL BUSINESS GROWTH CENTER

445 Marshall Street, Suite P153
Phillipsburg, NJ 08865
(P) 908-878-0203
www.warren.edu/small-business-growth-center

BUSINESS DEVELOPMENT CENTER

1201 Springwood Avenue
Asbury Park, NJ 07712
(P) 732-455-0519
www.businessdevcenter.org

JUICE TANK

220 Davidson Ave
Somerset, NJ 08873
(P) 908-505-5735
www.juicetank.com

FOR MORE INFORMATION ABOUT NEW JERSEY'S BUSINESS INCUBATOR NETWORK VISIT: WWW.NJBIN.ORG

BERGEN COUNTY RECREATION AREAS

1. **Ramapo Valley County Reservation**, Mahwah
2. **Campgaw Mountain County Reservation**, Mahwah
3. **Saddle Ridge Horseback Riding Area**, Franklin Lakes
4. **Darlington County Park**, Mahwah
5. **Darlington Bergen County Golf Course**, Mahwah
6. **James a. McFaul Environmental Center**, Wyckoff
7. **Wood Dale County Park**, Woodcliff Lake
8. **Rockleigh Bergen County Golf Course**, Rockleigh
9. **Pascack Brook County Park**, Westwood
10. **Saddle River County Park**
 - a. **Wild Duck Pond Area**, Ridgewood
 - b. **Glen Rock Area**, Glen Rock
 - c. **Dunkerhook Area**, Paramus
 - d. **Otto C. Pehle Area**, Saddle Brook
 - e. **Rochelle Park Area**, Rochelle Park Bicycle-Pedestrian Paths
11. **Orchard Hills Bergen County Golf Course**, Paramus
12. **Van Suan County Park**, Paramus
13. **Overpeck County Park**, Teaneck, Leonia, Palisades Park and Ridgefield Park
 - a. **Overpeck Bergen County Golf Course**, Teaneck
 - b. **Leonia North Area**, Leonia
 - c. **Leonia South Area, Leonia** - Bergen Equestrian Center
 - d. **Palisades Park Area**, Palisades Park
 - e. **Ridgefield Park Area**, Ridgefield Park
14. **County Park in Garfield**
 - a. **Dahnert's Lake County Park**
 - b. **Belmont Hill**
15. **Samuel Nelkin County Park**, Wallington
16. **Riverside County Park**, North Arlington, Lyndhurst
 - a. **Joseph A. Carucci Jr. Area**, Lyndhurst
 - b. **South Area**, North Arlington
17. **Hackensack River County Park**, Hackensack
18. **Borg's Woods Nature Preserve**, Hackensack
19. **Camp Glen Gray**, Mahwah and Oakland
20. **Valley Brook Bergen County Golf Course**, River Vale

For more information on Bergen County Parks, please visit www.co.bergen.nj.us/parks or call 201.336.7275



BERGEN COUNTY OVERVIEW

POPULATION & DEMOGRAPHICS 2012

Population	905,116
Female	51.8%
Male	48.2%
Over Age 65	15.1%
Under Age 18	22.6%
Under Age 5	5.6%
Median Age	41

Demographics

White	71.3%
Black or African American	5.5%
Asian	15.0%
American Indian & Alaska Native	0.2%
Native Hawaiian & Other Pacific Islander	0%
Some other Race	4.9%
Hispanic or Latino origin	17.3%
Two or more races	3.0%
Households	336,856
Median Home Value	\$433,000
Median House Income	\$82,729
Median Earnings for Workers	\$45,416

EDUCATION 2012

High School Graduate or Higher	92.2%
Bachelor's Degree or Higher	46.9%
2yr Institutions & Enrollment	
<i>Bergen Community College</i>	17,015
<i>Eastwick College</i>	1,119
<i>Ho-HoKus School of Business & Medical Services</i>	512
<i>Berkeley College</i>	N/A
<i>DeVry University</i>	N/A
4yr Institutions & Enrollment	
<i>FDU-Metropolitan Campus</i>	6,775
<i>Felician College</i>	1,775
<i>Ramapo College of NJ</i>	5,624
<i>St. Peters College</i>	N/A

LABOR FORCE & EMPLOYMENT 2013

Civilian Labor Force	477,400
Employment	443,700
Unemployment	33,700 7.1%
Yearly Average Payroll Wage	\$58,766

Projected Job Growth 2008-2018

Bergen County	1.9%
New Jersey	2.8%

Growth Industries

Healthcare and Social Assistance
Accommodation and Food Services
Professional, Scientific and Technical Services

Top 5 Industries

Health Care and Social Assistance
Retail Trade
Wholesale Trade
Ambulatory Health Care Services
Manufacturing

Largest Employers

Hackensack University Medical Center
Valley Health Systems, Inc.
Medco Health Solutions, Inc.
County of Bergen
Quest Diagnostics, Inc.
KPMG LLP
Englewood Hospital and Medical Center
Englewood Hospital Home Health Care
Unilever Best Foods
Stryker
Bergen Regional Medical Center
Holy Name Hospital
Becton Dickinson and Co.
Crestron Electronics, Inc.
BMW of North America

TRANSPORTATION

Use Public Transit	13%
NJ Transit Bus Routes	51
Train Stations	30

Nearest Ports

Port Newark Container Terminal
Global Marine Terminal, Jersey City
Port Elizabeth

Nearest Airports

Teterboro Airport
LaGuardia Airport
Newark Liberty Int'l Airport
JFK International Airport

Source: U.S. Census Bureau/American Community Survey



BERGEN COUNTY ECONOMIC DEVELOPMENT CORPORATION (BCEDC)

One Bergen County Plaza, 4th Floor | Hackensack, NJ 07601-7076

P 201.336.7500 | F 201.336.6449

BCEDC@co.bergen.nj.us

Maggie Peters, Director

Tara Means, Marketing & Program Manager

**FOR MORE INFORMATION VISIT US AT
WWW.CO.BERGEN.NJ.US/BCEDC**