Increase principal forgiveness (PF) subsidies and provide state-funded grants to DACs by repurposing a portion of existing state appropriations and NJWB loan repayments.

New Jersey should adopt DAC-related innovations from other states, including a water affordability index and lowest quintile household income and by expanding funding for small DACs to help strike a better balance versus large water utilities.

To incentivize DACs to pursue New Jersey Water Bank (NJWB) assistance, provide additional principal forgiveness and increase ranking points for initiatives that benefit all parties, such as water affordability programs, asset management plans, regionalization of water/sewer service, and prior adherence to NJWB policies.

To more accurately gauge local fiscal distress, NJDEP should change its definition of a “disadvantaged community” (DAC) from a primary reliance on median household income to a multi-dimensional tool, such as the NJ Department of Community Affairs’ Municipal Revitalization Index.

To preserve the integrity of the NJWB and ensure its continued success, the Governor’s Office should work with New Jersey’s congressional delegation to prompt Congress to eliminate or sharply restrict the use of federal earmarks that circumvent the normal priority-setting process by directing aid to specific utilities.

To maximize aid to the most fiscally-distressed DACs, additional subsidization should be distributed to projects on a sliding scale based on financial need.

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