

General Information

Introduction

First settled in 1623 as a Dutch trading post called the "House of Hope," the City of Hartford is now a place of growth and opportunity for a widely diverse population. The City combines a rich blend of history, culture and architectural gems with a progressive attitude towards business, education and neighborhood economic development. Hartford is home to such internationally known treasures as the Wadsworth Atheneum, the nation's first public museum. Other spectacular historical and performing arts attractions include, but are not limited to, the Mark Twain House, Hartford Stage, Bushnell Memorial Hall and The Artists Collective. Companies such as Aetna, Travelers, Phoenix and The Hartford Financial Services Group have their roots here, in addition to industrial giants like United Technologies. Today the City is experiencing a resurgence evidenced by development in the Front Street District, the planned relocation of a University of Connecticut branch to the City and the State of Connecticut purchase of office space in downtown Hartford. To find out more about the City of Hartford please visit us at www.hartford.gov.

Hartford, the Capital City of Connecticut, was founded in 1636. The Connecticut Colony's Fundamental Orders, adopted in Hartford in 1639, was the first document in history to establish a government by the consent of the people. The City of Hartford was incorporated in 1784 and its Charter was adopted on May 1, 1947, introducing a Council-Manager form of government. An ordinance adopting a revision and codification of the City of Hartford Charter became effective upon approval by the Mayor on July 10, 1990. The voters of the City amended the charter on November 5, 2002 to provide for the Mayor as the chief executive officer of the City. The executive and administrative powers of the City are vested in the Mayor, except as otherwise provided by the Charter.

Elected officials of the City include the Mayor, Treasurer and nine City Council Members. Terms of office are four years. The nine elected council members comprise the Court of Common Council. No more than six council members may be from the same political party. Council positions that become vacant during the four years are filled by majority vote of the Council until the next election. The authority of the Office of the Mayor comes from the City of Hartford Charter, Municipal Code and the State of Connecticut General Statutes. This power includes appointing the Chief Operating Officer, Corporation Counsel, the heads of all departments and all members of all boards, commissions, agencies, authorities and additional bodies of the City.

OFFICIALS OF THE CITY OF HARTFORD

ELECTED

Mayor

Pedro E. Segarra

Court of Common Council

Shawn T. Wooden, Council President
 Alexander Aponte, Majority Leader
 Larry Deutsch, Minority Leader
 Kyle Anderson, Councilor
 Joel Cruz, Jr., Councilor
 Raúl De Jesús Jr., Councilor
 Cynthia Renee Jennings, Councilor
 Kenneth H. Kennedy, Jr., Councilor
 David MacDonald, Councilor

City Treasurer

Adam Cloud

Registrars of Voters

Salvatore A. Bramante
 Olga I. Vazquez
 Urania Petit

APPOINTED

Chief Operating Officer

Sandra Kee Borges (Acting)

Chief of Staff

Jared Kupiec

Corporation Counsel

Sandra Kee Borges

Town & City Clerk

John Bazzano

CITY DIRECTORY Officials, Department Heads and Directors

Mayor

Pedro E. Segarra
Telephone: (860)757-9500
Fax: (860)722-6606

Office of the

Chief Operating Officer
Sandra Kee Borges (Acting)
Telephone: (860)757-9500
Fax: (860)722-6606

Mayor's Office

Chief of Staff
Jared Kupiec
Telephone: (860)757-9500
Fax: (860)722-6606

Corporation Counsel

Sandra Kee Borges
Telephone: (860)757-9500
Fax: (860)722-8114

Communication & New Media

Maribel LaLuz
Telephone: (860)757-9731
Fax: (860)722-8116

Board of Education

Superintendent
Christina M. Kishimoto
Telephone: (860)695-8000
Fax: (860)722-8502

Hartford Public Library

Mathew Poland
Telephone: (860)695-6300
Fax: (860)722-6900

Court of Common Council

Shawn T. Wooden, Council President
Alexander Aponte, Majority Leader
Larry Deutsch, Minority Leader
Kyle Anderson, Councilor
Joel Cruz, Councilor
Raúl De Jesús, Jr. Councilor
Cynthia Renee Jennings, Councilor
Kenneth H. Kennedy, Jr., Councilor
David MacDonald, Councilor
Telephone: (860)757-9560
Fax: (860)722-6591

Town & City Clerk

John Bazzano
Telephone: (860)757-9751
Fax: (860)722-8041

Metro Hartford Information

Services (MHIS)
Stephen Shipman (Acting)
Telephone: (860)757-9495
Fax: (860)722-6014

Finance

Julio Mollada
Telephone: (860)757-9311
Fax: (860)722-6024

Human Resources

Vacant
Telephone: (860)757-9800
Fax: (860)722-8042

Management, Budget & Grants

Jose L. Sanchez
Telephone: (860)757-9550
Fax: (860)722-6158

City Treasurer

Adam Cloud
Telephone: (860)757-9100
Fax: (860)722-6127

Chief Auditor

Patrick Campbell
Telephone: (860)757-9950
Fax: (860)722-6026

Families, Children, Youth, and Recreation

Jose Colón-Rivas
Telephone: (860)757-9530
Fax: (860)722-6114

Emergency Services and Telecommunications

Andrew Jaffee
Telephone: (860)757-4050
Fax: (860)722-6179

Fire

Chief Edward Casares
Telephone: (860)757-4500
Fax: (860)722-8205

Police

Chief James C. Rovella
Telephone: (860)757-4000
Fax: (860)722-6107

Public Works

Kevin Burnham
Telephone: (860)757-9900
Fax: (860)722-6215

Registrars of Voters

Democratic, Olga Vazquez
Republican, Salvatore A. Bramante
Working Families, Urania Petit
Telephone: (860)757-9830
Fax: (860)722-6331

Development Services

Thomas Deller, AICP
Telephone: (860)757-9040
Fax: (860)722-6630

Health and Human Services

Raul Pino
Telephone: (860)757-4700
Fax: (860)722-6851

Assessment

John S. Philip
Telephone: (860)757-9630
Fax: (860)722-6142

Housing and Community Development

Yasha Escalera
Telephone: (860)757-9005
Fax: (860)722-6630

Licenses and Inspections

Daniel J. Loos
Telephone: (860)757-9200
Fax: (860)722-6374

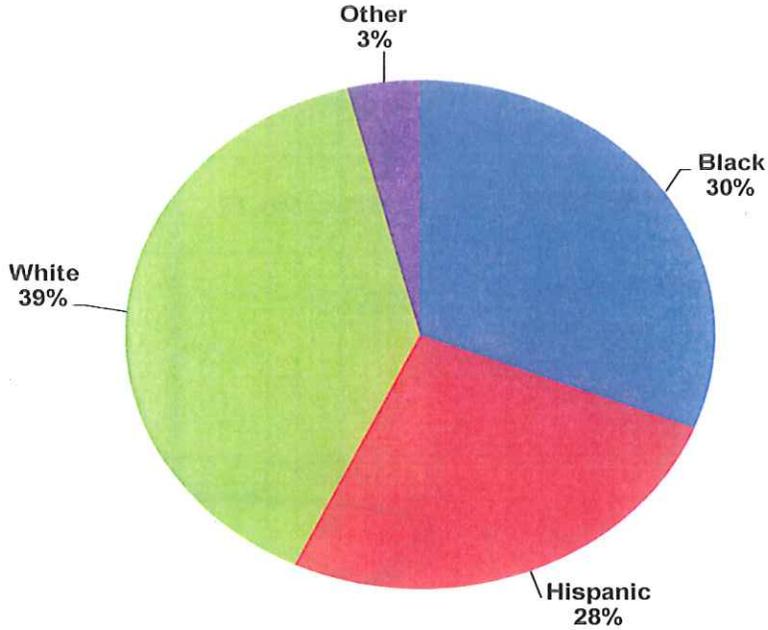
Planning

Thomas Deller, AICP (Acting)
Telephone: (860)757-9025
Fax: (860)722-6402

City Employment Demographic Information

Includes 1,528 full-time and 283 part-time employees as of March 5, 2013

Source: City of Hartford Department of Human Resources



Physical Description

Land Area: 18.4 square miles

Location: 41.77° north latitude and 72.67° west longitude

Average Monthly Temperatures: July (warmest) Hi: 84
(degrees F) Low: 63

January (coldest) Hi: 35
Low: 16

Average Monthly Precipitation: May (wettest) 4.0
(inches) February (driest) 2.7

Source: The Weather Channel

Land Cover (2008):

Developed	71.7%
Turf & Grass	10.9%
Other Grasses & Agriculture	2.9%
Deciduous Forest	7.6%
Coniferous Forest	2.0%
Water	3.9%
Non-Forested Wetland	0.1%
Forested Wetland	0.2%
Tidal Wetland	0.0%
Barren	0.7%
Utility Right-of-Way	0.0%

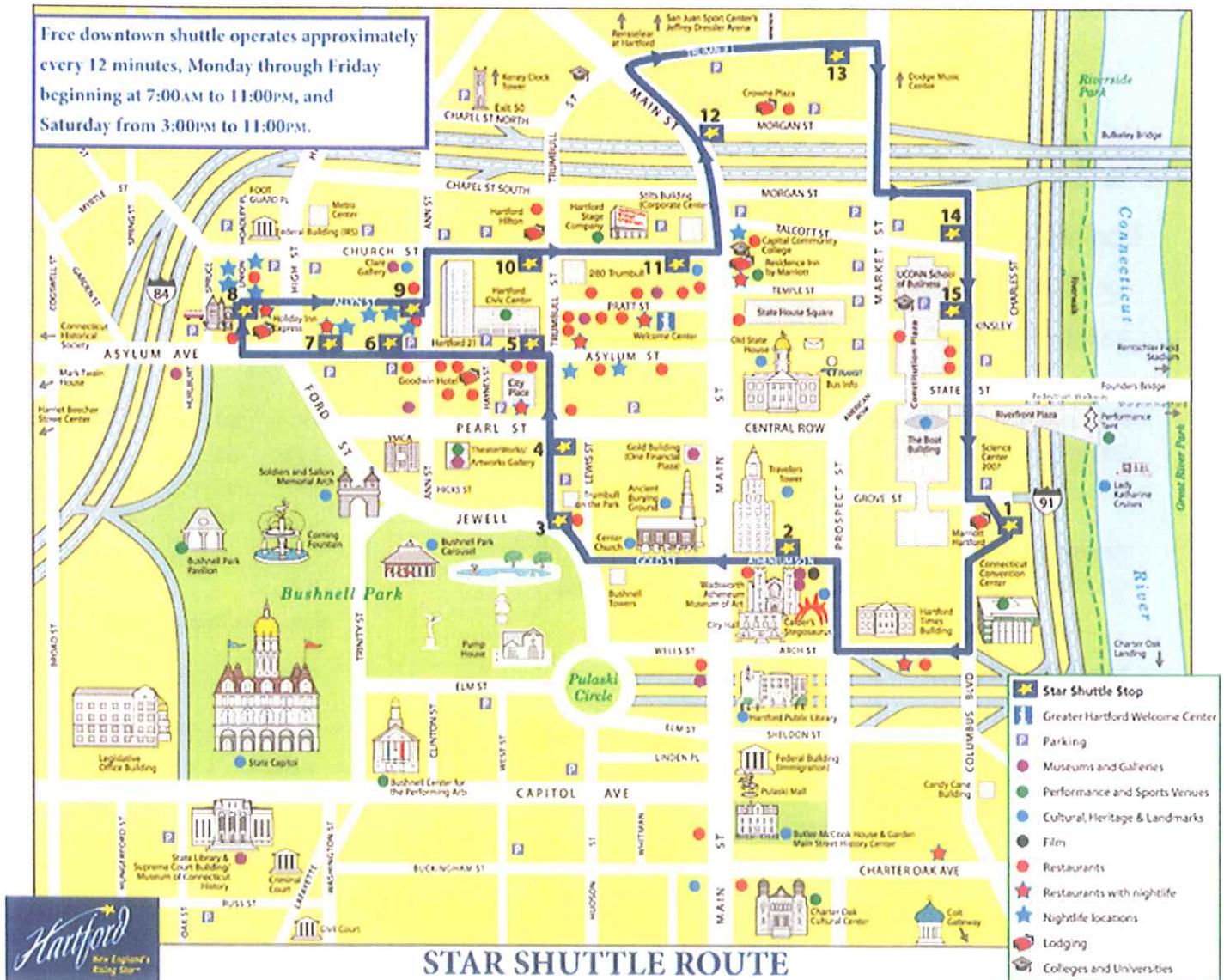
Source: University of Connecticut, Center for Land Use Education and Research

Transportation

By Air	<i>Bradley International Airport</i> • Located 15 minutes north of Hartford
By Train	<i>Amtrak</i> • Located downtown at Union Station
By Bus	<i>Peter Pan Bus Lines</i> • Located downtown at Union Station <i>CTTRANSIT</i> • Services the greater Hartford metro area <i>Star Shuttle</i> • Free downtown shuttle (see map below)

Driving Distances to Northeastern U.S. Cities (miles)	
Boston, MA	102
New York City, NY	117
Providence, RI	87

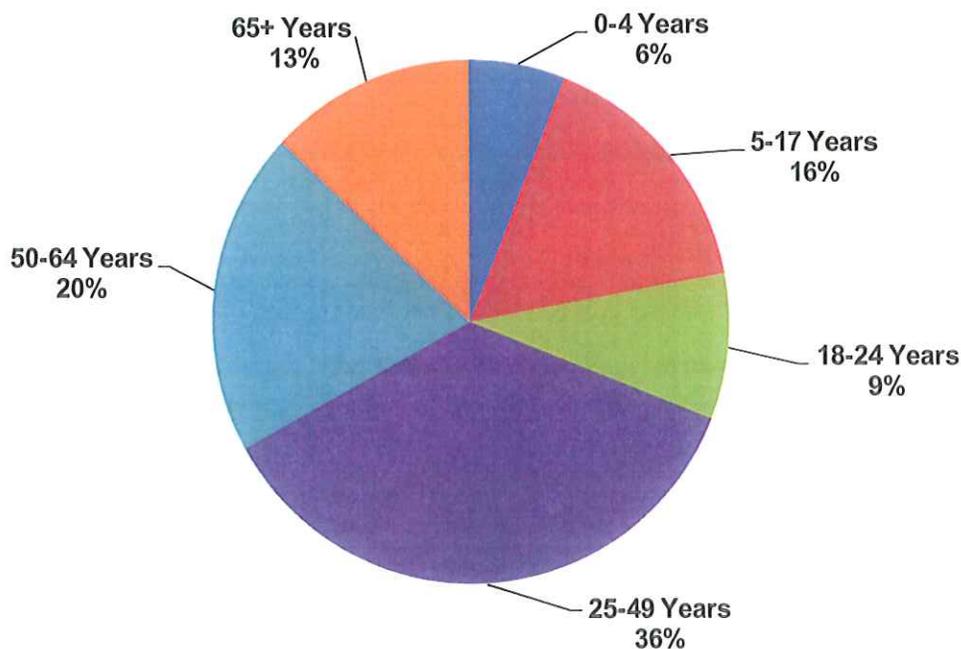
Source: 2008 MapQuest Inc.



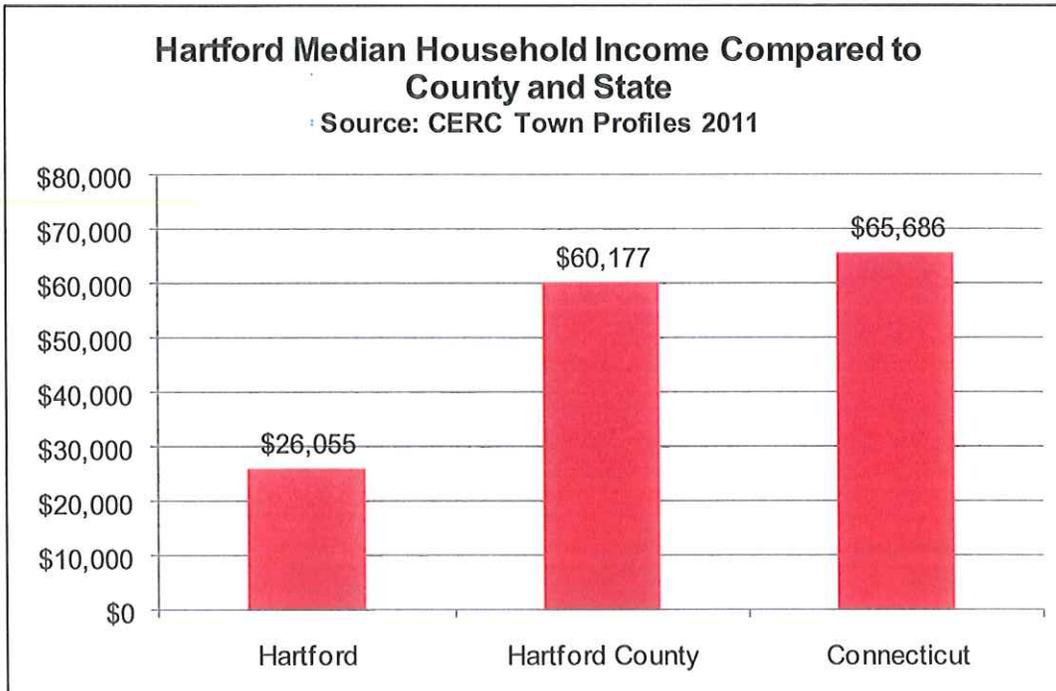
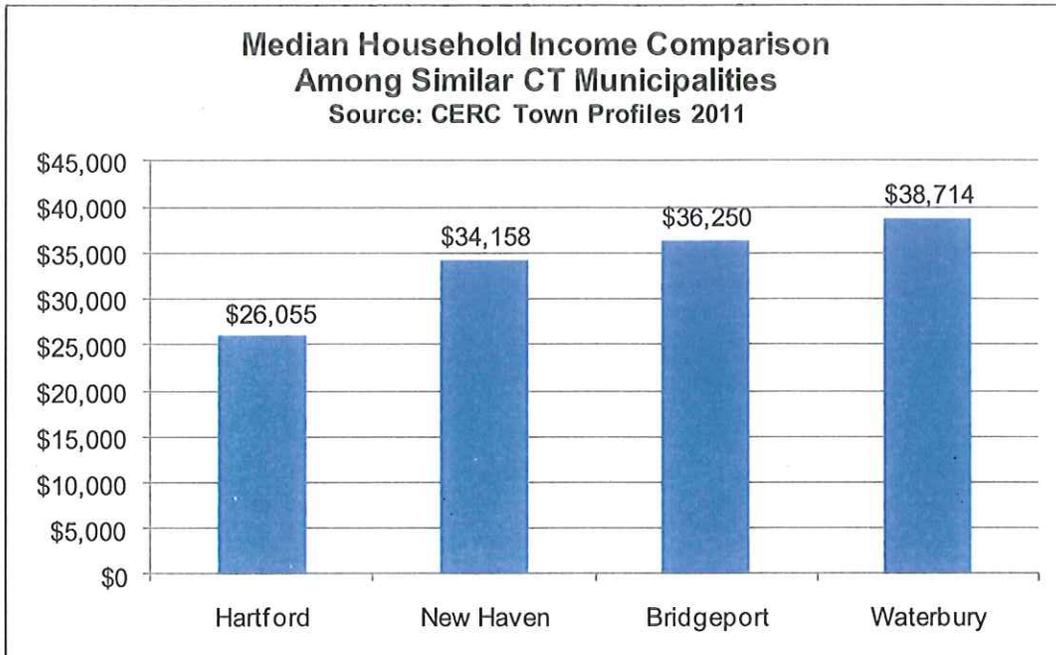
Population & Demographics

	2000 121,578	2010 121,599	2011 127,390
2011		Number	Percentage (rounded)
Population by Age:			
0 – 4 Years		7,012	6
5 –17 Years		20,379	16
18 –24 Years		11,326	9
25 –49 Years		45,976	36
50 –64 Years		25,839	20
65 Years and Over		16,858	13
Males		61,665	48
Females		65,725	52
Median Age		40	
Population by Race:*			
White		38,494	30
Black		48,937	38
Asian Pacific		3,644	3
Native American		793	1
Other/Multi-Race		35,522	28
Hispanic (any race)		57,529	45
Non-Hispanic/Latino Ethnicity		69,861	55

*Race and Hispanic origin guidelines established by U.S. Census Bureau

Age Demographics

Economics



TaxesTen Highest Taxpayers (2012) Source: City of Hartford Assessor's Office

HARTFORD 2012 ALL PROPERTY 10 HIGHEST TAXPAYERS				
<u>NAME</u>	<u>Real</u>	<u>Personal</u>	<u>Total</u>	<u>% of Grand List</u>
1 Connecticut Light & Power	10,614,170	124,659,970	135,274,140	3.88%
2 Hartford Fire Insurance & Twin City Ins.	66,281,320	60,226,420	126,507,740	3.63%
3 Travelers Indemnity Co. Affiliate	67,189,430	53,048,960	120,238,390	3.45%
4 Aetna Life Insurance Company	70,749,000	35,170,100	105,919,100	3.04%
5 Mac-State Square LLC	49,966,630	-	49,966,630	1.43%
6 HUB Properties Trust	48,977,640	-	48,977,640	1.40%
7 Talcott II Gold, LLC	45,336,480	17,370	45,353,850	1.30%
8 FGA 280 Trumbull LLC	35,947,730	-	35,947,730	1.03%
9 Conn Natural Gas Corp.	2,166,290	33,602,370	35,768,660	1.03%
10 Hartford Hospital & HHMOB Corp.	35,708,741	17,430	35,726,171	1.02%
TOTALS	432,937,431	306,742,620	739,680,051	21.21%

Top Employers (2012) Source: State of Connecticut, Department of Labor
City of Hartford Economic Development Division

Employer	Size Range
Hartford Financial Services Group	5,000 – 9,999 employees
Hartford Insurance Group	5,000 – 9,999 employees
The Travelers Cos. Inc.	1,000 – 4,999 employees
St. Francis Hospital & Medical Center	1,000 – 4,999 employees
Mount Sinai Rehabilitation Hospital	1,000 – 4,999 employees
Aetna, Inc.	1,000 – 4,999 employees
Institute of Living	1,000 – 4,999 employees
Connecticut Children's Medical Center	1,000 – 4,999 employees
Northeast Utilities	1,000 – 4,999 employees
Lincoln Waste Solutions	1,000 – 4,999 employees

Labor

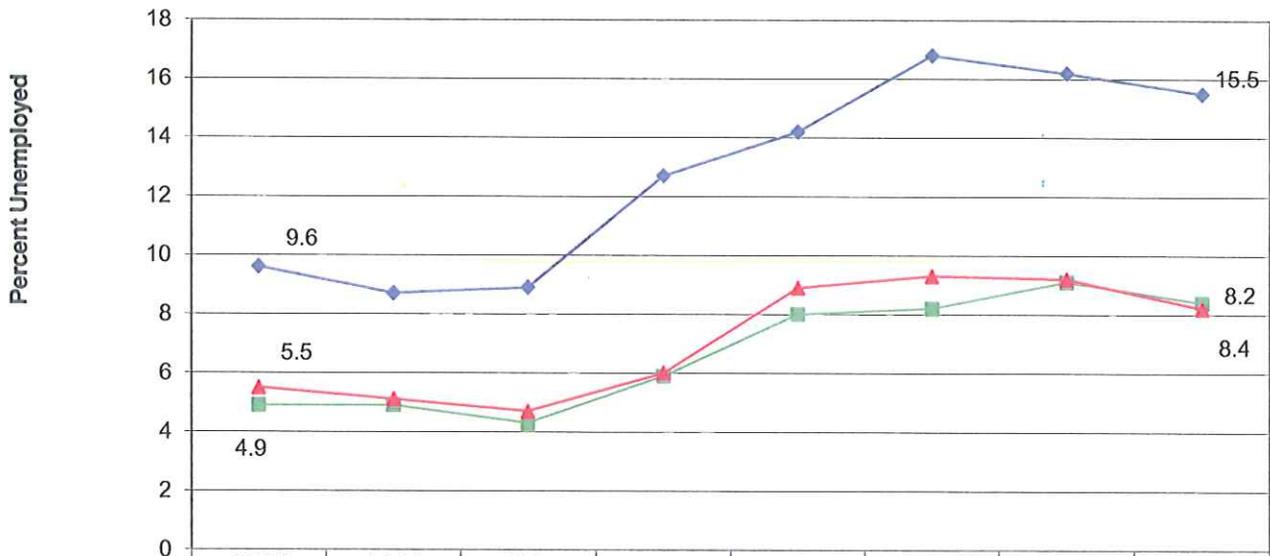
Hartford Labor Statistics

	2006	2007	2008	2009	2010	2011	2012
Total Labor Force	48,222	49,027	50,429	50,819	51,210	51,769	50,414
Employed	44,044	44,677	44,044	43,627	42,630	43,373	42,588
Unemployed	4,178	4,350	6,385	7,192	8,850	8,396	7,826
Unemployment Rate	8.7%	8.9%	12.7%	14.2%	16.8%	16.2%	15.5%

Source: CT Dept. of Labor, Annual Averages (Not Seasonally Adjusted)

Average Annual Unemployment Rates

Source: CT Dept of Labor, Annual Averages; Bureau of Labor Statistics

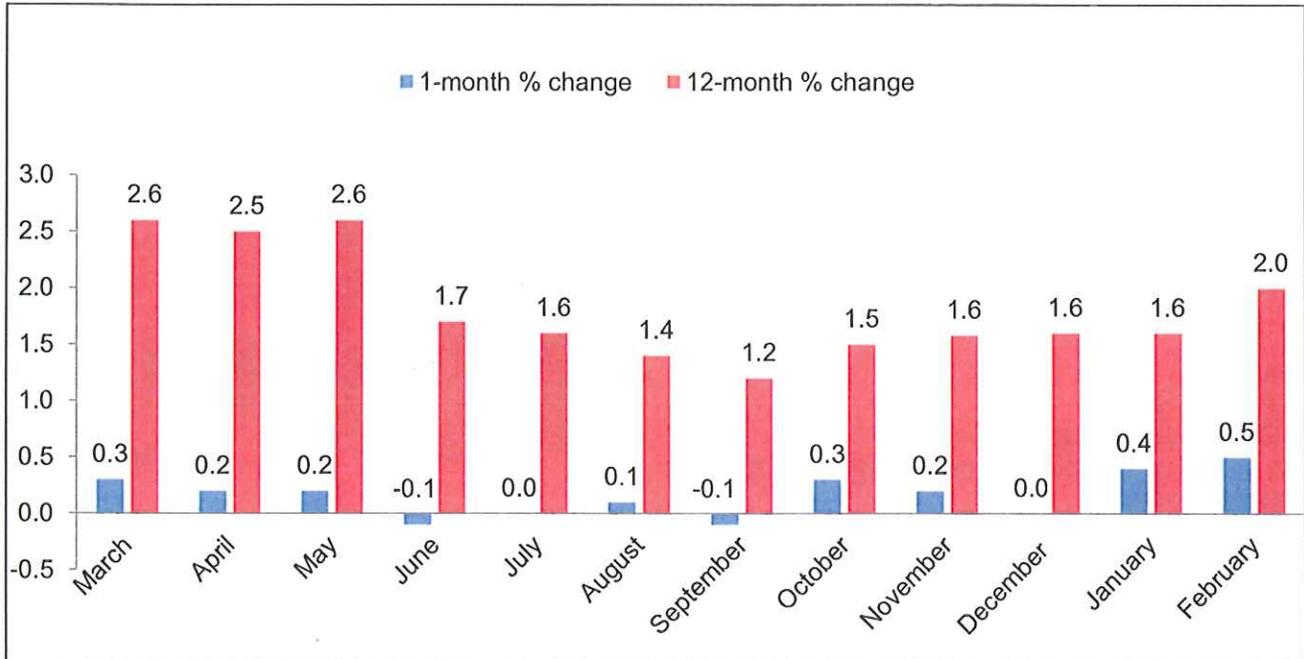


	2005	2006	2007	2008	2009	2010	2011	2012
—◆— Hartford	9.6	8.7	8.9	12.7	14.2	16.8	16.2	15.5
—■— Connecticut	4.9	4.9	4.3	5.9	8	8.2	9.1	8.4
—▲— National	5.5	5.1	4.7	6	8.9	9.3	9.2	8.2

NORTHEAST REGION CONSUMER PRICE INDEX: March 2012 to February 2013

Northeast region CPI-U 1-month and 12-month percent changes, all items index (not seasonally adjusted)

Source: Bureau of Labor Statistics



The Consumer Price Index (CPI) is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services.

Education

Education Attainment for Hartford Residents Age 25 and Older

	Number	Percentage of City Population
High School Graduate	21,240	18.0%
Some College & Associates Degree	14,703	12.1%
Bachelors Degree or Higher	8,664	8.1%
Total	44,607	38.2%

Source: US Census American FactFinder 2006-2008

Higher Education

Trinity College
 University of Connecticut Law School
 University of Connecticut Graduate Business Learning Center
 Saint Joseph School of Pharmacy
 Rensselaer, Hartford Campus
 Capital Community College
 Connecticut Culinary Institute
 Hartford Conservatory

Hartford Public Schools (HPS)

Hartford public primary and secondary schools enroll over twenty-six thousand students. In addition to the citywide schools, HPS offers regional Inter-district Magnet Schools each having unique characteristics attracting parents and students who find these features responsive to their needs and interests.

Source: Connecticut State Department of Education 2009

Preschools

The City of Hartford operates four Early Learning Centers nationally accredited by the National Association for the Education of Young Children (NAEYC).

The Early Learning centers provide preschool, infant and toddler care.

Source: Department of Families, Children, Youth & Recreation



Libraries

Hartford Public Library

- Central Library located downtown
- 9 additional branch locations throughout the City

Connecticut State Library

Source: Hartford Public Library 2010

Parks and Recreation

Source: Hartford Department of Public Works 2009

- Total Parks – 37
- Athletic Fields – 70
- Total Acreage – 2,300

Large Multi-Use Parks:

Batterson
Bushnell
Colt

Elizabeth
Goodwin
Hyland / Rocky Ridge

Keney
Pope
Riverside

Public Golf Courses:

Goodwin Golf Course

Keney Golf Course



Source: www.arrakeen.ch

Cultural Arts and Entertainment

Attractions

Wadsworth Athenaeum and Museum of Art
 Mark Twain House & Museum
 Harriet Beecher Stowe Center
 Charter Oak Cultural Center
 Raymond E. Baldwin Museum of Connecticut History
 Connecticut State Armory and Arsenal
 Soldiers and Sailors Memorial Arch
 Old State House

Hartford Stage
 Theater Works
 The Artists Collective
 Bushnell Center for Performing Arts
 Connecticut Commission on the Arts Gallery
 Gallery of American Art
 Connecticut Science Center
 Real Art Ways
 Mort & Irma Handel Performing Arts Center

Event Locations

XL Center
 Connecticut Convention Center
 Connecticut Expo Center
 Comcast Theater

Sports

One American Hockey League team calls Hartford home. The Connecticut Whale, formerly the Hartford Wolf Pack, play at the XL Center which seats up to 16,000 fans.) The University of Connecticut men's and women's basketball teams also make the XL Center their part-time home, and it holds the Big East Women's Basketball Championship. Both teams have multiple National Championships with the women holding eight titles and the men three. In addition, the Trinity College men's squash team has 14 National Championships.



GLOSSARY OF TERMS

A

ACCOUNT – A separate financial reporting unit. All budgetary transactions are recorded in accounts.

ACCOUNTING SYSTEM – The total set of records that are used to record, classify, and report information on the financial status and operation of an entity.

ACTIVITY – A task undertaken to achieve an output.

ADOPTED BUDGET – The budget for the ensuing fiscal year that has been approved by the Court of Common Council.

ALLOCATION – The distribution of available monies, personnel and equipment among various city departments, divisions or centers.

ANNUAL BUDGET – An estimate of expenditures for specific purposes during the fiscal year and the proposed means (estimated revenues) for financing those programs.

APPROPRIATION – An authorization granted by a legislative body to make expenditures and incur obligations for specific purposes. Appropriations are usually limited in amount and to the time during which they may be expended.

ASSESSED VALUE – The fair market value placed upon real and personal property by the City as the basis for levying property tax.

ATTRITION – A reduction in the City's Workforce, as a result of resignations, retirements, terminations and any other reason for leaving the job.

AUDIT – A study of the City's accounting system to ensure that financial records are accurate and in compliance with all legal requirements for handling of public funds, including state law and City Charter.

B

BALANCED BUDGET – A budget in which the projected expenditure amount is equal to the projected revenue. The City of Hartford's City Charter mandates a balanced budget.

BOND – A certificate of debt issued by an entity, guaranteeing payment of the original investment (principle), plus interest, by a specified future date (maturity date). Bonds are used typically for long-term debt.

BOND ANTICIPATION NOTES – Short-term interest bearing notes issued in anticipation of bonds to be issued at a later date.

BUDGET – A budget is a plan for the accomplishment of programs related to objectives and goals within a definite time period, including an estimate of resources required, together with an estimate of the resources available.

BUDGET CALENDAR – The schedule of key dates or milestones the City follows in the preparation and adoption of the budget.

BUDGET DOCUMENT – The instrument used by the budget-making authority to present a comprehensive financial plan of operations.

BUDGET MESSAGE – A general discussion of the budget presented to the Court of Common Council written by the Mayor that discusses budget highlights and is presented as part of the budget document.

C

"Gap" – Financing Gap (Affordable Housing Program)

CAPITAL IMPROVEMENT PLAN (CIP) – A plan for capital expenditures to be incurred each year over a five year period setting forth each capital project, the duration of the project and the amount to be expended each year in financing those projects.

CAPITAL OUTLAY – Accounts for the purchase, construction or renovation of major capital assets.

CASH FLOW BUDGET – A projection of the cash receipts and disbursements anticipated during a given period.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) – An annual Federal grant received from the Department of Housing and Urban Development. It is primarily used for housing rehabilitation, public services and other grant eligible activities.

D

DEBT SERVICE – The payment of principal and interest on borrowed funds such as bonds and loans.

DEFICIT – (1) The excess of an entity's liabilities over its assets (2) the excess of expenditures over revenues during an accounting period.

DEPARTMENT – An organizational or budgetary unit established by City Charter or Municipal Code to carry out specified public services.

DEPRECIATION – The decrease in value of physical assets due to use and the passage of time.

E

ENCUMBRANCE – An obligation in the form of a purchase order, contract or salary commitment that is chargeable to an appropriation, and for which part of an appropriation is reserved.

ENTERPRISE FUNDS – A fund established to account for operations that are financed and operated in a manner similar to private business enterprises. The intent is that the full costs of providing the goods or services be financed primarily through charges and fees thus removing the expenses from the tax rate.

EXPENDITURES – The disbursement of appropriated funds to purchase goods and/or services.

F

FAIR MARKET VALUATION – The value of a piece of real estate in the open market. Used to determine the assessed value of property for taxation purposes.

FIDUCIARY FUNDS – Funds used to report assets held in a trustee or agency capacity for others and which therefore cannot be used to support the government's own programs. The fiduciary fund category includes private purpose trust funds, agency funds, pension (and other employees benefit) trust funds and investment trust funds.

FINANCING PLAN – The estimate of revenues and their sources that will pay for the service programs outlined in the annual budget.

FISCAL YEAR (FY) – Any period of 12 consecutive months designated as the budget year. The City of Hartford's budget year begins July 1st and ends June 30th.

FULL-TIME EQUIVALENT (FTE) – A part-time position converted to the decimal equivalent of a full-time position based on 2,080 hours per year.

FUND – An independent fiscal and accounting entity with a self-balancing set of accounts recording cash and/or other resources together with all related liabilities, obligations, reserves and equities that are segregated for the purpose of carrying on specific activities.

FUND BALANCE – The excess of an entity's assets over its liabilities also known as excess revenues over expenditures or net assets.

G

GENERAL FUND – A governmental fund established to account for the major general operations of the City except those that are required to be accounted for in a separate fund

GOVERNMENT FINANCE OFFICERS ASSOCIATION (GFOA) – A private, nonprofit organization which has actively supported the advancement of governmental accounting, auditing and financial reporting since 1906.

GRAND LIST – Assessed value of all taxable property in the City.

GRANT – Funds obtained through an application process that enhances the City's ability to provide services and activities.

I

INFRASTRUCTURE – The basic facilities, equipment, services, and installations needed for the growth and functioning of a county, community or organization.

INTERFUND TRANSFERS – Payments from one administrative budget fund to another, which result in the recording of a receipt and an expenditure.

INTERNAL SERVICE FUNDS – Used to account for and finance the City's risks of loss for Employee Benefits, Workers Compensation, and Liability and Property Damage.

L

LEGAL MANDATE – An action, restriction, prohibition, benefit or right established or required by federal, state or local law.

LIABILITY – Debt or other legal obligations arising out of transactions in the past, which must be liquidated, renewed or refunded at some future date.

LONGEVITY – Monetary payments to permanent full time employees who have been in the employ of the City for a minimum of six years.

M

MILL RATE – The mill rate is the rate of taxation levied on property subject to taxation under Connecticut General Statutes. One mill is equal to 1/1000 of a dollar. For example, a tax rate of 20 mills is equivalent to \$20.00 per \$1,000 of assessed value.

MISSION STATEMENT – The statement that identifies the particular purpose and function of a department.

MODIFIED ACCRUAL – Basis of accounting for all governmental funds and expendable trust and agency funds under which revenues are recorded when they become measurable and available. Expenditures are recorded when the liability is incurred, except for interest on general long-term obligations, which is recorded when due.

N

NON-PERSONNEL EXPENSES – An expenditure group that includes supplies and materials, contractual services, communications and transportation expenses, and other miscellaneous expenses.

O

OBJECTIVES – The goal of a specified course of action.

OPERATING BUDGET – A budget for general revenues and expenditures such as salaries, utilities, and supplies.

ORDINANCE – A formal legislative enactment by the City that carries the full force and effect of the law within corporate boundaries of the City unless in conflict with any higher form of law, such as state or federal.

OVER-TIME EQUIVALENT (OTE) – A measurement based on the number of hours a position is budgeted for during the year for overtime expenses converted into the value of a full-time employee including benefits. The number is represented as a decimal. (See also: Full-Time Equivalent)

OUTCOMES – Quality performance measures of effectiveness and of achieving goals. (e.g., customer satisfaction, awareness level, etc.)

P

PERFORMANCE MEASURE – An indicator of the attainment of an objective; it is a specific quantitative measure of work performed or services provided within an activity or program, or it may be a quantitative measure of results obtained through a program or activity.

POLICY – A definite course of action adopted after a review of information and directed at the realization of goals.

PORCHES – City of Hartford program that provides financing to homeowners who wish to improve the front facades of their one to six-family residential structures.

PRIORITY – A value that ranks goals and objectives in order of importance relative to one another.

PROCEDURE – A method used in carrying out a policy or plan of action.

PROGRAM – Group activities, operations or organizational units directed to attaining specific objectives and achievements and budgeted as a sub-unit of a department.

PROPRIETARY FUND – Enterprise and internal services funds that are similar to corporate funds, in that they are related to assets, liabilities, equities, revenues, expenses, and transfers determined by business or quasi-business activities.

R

RECOMMENDED BUDGET – The proposed operating and capital budgets submitted to the Court of Common Council by the Mayor.

RESERVES – An account used to indicate that portion of fund equity, which is legally restricted for a specific purpose or not available for appropriation and subsequent spending.

REVENUE – The income received by the City in support of a program of services to the community; includes such items as property taxes, fees, user charges, grants, fines, interest income and miscellaneous revenue.

REVISED BUDGET – Any changes and/or amendments made to the original Adopted budget recommended by the Mayor and approved by Council.

S

SUBMITTED BUDGET – Departmental estimates of revenue and expenditures for the ensuing fiscal year that are reviewed and used in formulating the Recommended Budget.

SUNDRY EXPENSES – A group of city-wide expenditures for the Non Operating Department, Benefits and Insurances, and Debt Services.

SUPPLEMENTAL APPROPRIATION – Appropriations made by the City Council to cover expenditures that exceed the adopted appropriation level.

T

TAX ABATEMENT – Legal reduction or cancellation of tax obligation.

TAXABLE GRAND LIST – Reflects all property that is not subject to Section 12-81 of the Connecticut General Statutes which exempts from taxation federal, state, municipal, church and school property if that property is used for the purpose for which the agent is exempted.

Tax Levy – Taxes that are imposed and collected.

Tax Rate – The amount of tax levied for each \$1,000 of assessed value.

ABBREVIATIONS /ACRONYMS

BOE – Board of Education

CEDF – Community Development Economic Fund

CHRO – Commission on Human Rights and Opportunities

CIP – Capital Improvement Plan

CDBG – Community Development Block Grant

CPD – Community Planning and Development (HUD Office of)

CRRA – Connecticut Resources Recovery Act

EOE – Equal Opportunity Employer

FY – Fiscal Year

FOI – Freedom of Information

FTE – Full-Time Equivalent

GFOA – Government Finance Officers Association

HEDCO – Hartford Economic Development Corporation

HOME – Home Investment Partnerships (CPD Program)

HPLF – Housing Preservation Loan Fund

MPP – Municipal Prohibited Practice

NSP – Neighborhood Stabilization Program

NRZ – Neighborhood Revitalization Zones

OTE – Over-Time Equivalent

PILOT – Payment in Lieu of Taxes

SAMA – Spanish American Merchant Association

TAB Loans – Targeted Small Business Assistance