

The CHRONICLE

A SOUTHERN NEW JERSEY DEVELOPMENT COUNCIL PUBLICATION

FIRST QUARTER 2023



South Jersey

What's On The Horizon

- Are you Prepared for the Coming Storm?
- 2 Things New Jersey Business Leaders Need to Know About Their Retirement Plan
- Rowan-Virtua: Building the Health Care Workforce of the Future
- Looking Ahead with the Glassboro-Camden Light Rail Transit Project

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The CHRONICLE

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President's Message

2023 promises a bright future in the growth of Southern New Jersey. Our First Quarter edition of the Chronicle focuses on a variety of projects occurring in the region and the economic growth and development they are expected to bring to South Jersey and beyond.

In *Aviation Training Academy of the Future Coming to NJ Thanks to Unique Partnership*, Atlantic County Economic Alliance outlines the planned Training Academy within New Jersey's Aviation Innovation Hub, and the opportunities it will provide to those seeking career opportunities within the aviation industry.

The Clear Road Ahead highlights the benefits that stem from further development of electric vehicle charging locations throughout the state, and the grant programs and other incentives available to help businesses, educational institutions and other organizations purchase and install them.

In *Expanding GIS Capabilities Deliver Cost and Time Savings Across the A/E/C Industry*, French & Parrello Associates explain how Graphic Interface Systems can provide owners with time, cost, and quality savings through complex analysis and visualization of data.

Are You Prepared for the Coming Storm showcases GEI Consultants' struggle with recent flooding and water level elevation in New Jersey, and provides an update on changes the NJDEP is making to Flood Hazard Area rules and flooding measurement.

Performance Marketing's *How to Choose a Marketing Agency* outlines the process businesses should take in selecting a proper marketing agency for their needs, by explaining the pro's and con's of different sized agencies and the needs of the client that should be considered.

Rowan-Virtua: Building the Health Care Workforce of the Future highlights the accomplishments Rowan and Virtua have borne through their new partnership in building a highly trained, diverse health care workforce – including a new medical college and biomedical research school.

Looking Ahead to Glassboro-Camden Light Rail details the 18-mile Glassboro to Camden Light Rail project as it enters its preliminary engineering phase, describing the history of the project and its benefits in both providing equitable access to transportation in previously underserved communities, as well as further developing the region's economic communities.

2 Things New Jersey Business Leaders Need to Know About Their Retirement Plan, HFM Investment Advisors educate business owners on New Jersey's requirements for offering employees a retirement plan, and the benefits that can be accrued from offering a custom 401(k) plan.

Lastly, in *Empowering the Energy Workforce of Tomorrow*, Atlantic City Electric details several workforce development initiatives that are helping open doors to new career opportunities for residents and students across South Jersey.

We want to thank the contributors to this Edition of The Chronicle, and we look forward to reconnecting with our members at our in-person events and gatherings in the new year. We welcome your comments at marlene@snjdc.org. To learn more about the SNJDC, visit our website at snjdc.org.

Sincerely,



Marlene Z. Asselta
President
Southern New Jersey Development Council

Aviation Training Academy of the Future Coming to NJ Thanks to Unique Partnership

By Atlantic County Economic Alliance

The Aviation Training Academy of the Future will be located within New Jersey's Aviation Innovation Hub, just 10 miles northwest of Atlantic City, as long as a unique partnership among industry, government, military, and academic leaders can bring the dream to fruition.

With next-generation commercial aircraft on the drawing boards of manufacturers around the world and the rapid growth of uncrewed aerial systems (UAS or drones) and advanced air mobility (AAM or air taxis), now is the time to imagine and build the Aviation Training Academy of the Future (ATAF).

In December of 2021, a memorandum of understanding (MOU) was signed by representatives of the Atlantic County Economic Alliance (ACEA), Embry-Riddle Aeronautical University, and the U.S. Air Force 305th Maintenance Group of Joint Base McGuire-Dix-Lakehurst to work together to develop the ATAF. The hybrid academy will provide traditional Part 147 aviation maintenance technician training while also preparing students for skills needed in emerging technologies, including Uncrewed Aerial Systems and Advanced Air Mobility technologies.

"By bringing this world-class, leading-edge aviation training academy to Atlantic County, we are joining forces with some true 'heavyweights' to broaden and diversify our regional economy," said Lauren H. Moore, President of the ACEA.

The ACEA is working closely with the South Jersey Transportation Authority, which oversees operations of ACY, to develop air cargo and aircraft maintenance and repair operations at the airport, which is a Smart Airport Testbed facility. The success of these operations will be dependent on the availability of a skilled workforce and the ATAF can help to fill that need.

The ATAF will train students, both U.S. Air Force personnel and civilians, for career opportunities within the aviation industry, ranging from aerial port, supply chain management, cargo, and uncrewed aerial systems. Plus, students will learn skills that are transferable to the repair and maintenance of wind-energy turbines, which will be critical to meeting the state's clean energy goals.

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The Clear Road Ahead



Driving around New Jersey it is becoming clear – electric vehicles (“EVs”) are not only our future but very much our present. As of June 2022, there are 80,583 electric vehicles registered in New Jersey. Compare that to 2012, when there were 338. The state of New Jersey’s goal is to have 330,000 emission zero-emission vehicles on the road by 2025.

With more EVs on the road, people will need a place to charge them. This creates opportunities for employers and commercial property developers. Workplaces are ideal EV charger locations, especially considering that, outside of the home, people park their cars the longest while at work. EV charging stations benefit employers by demonstrating a workplace commitment to environmental sustainability, attracting prospective hires, and offering a perk for current employees. Considering this, employers would likely find commercial properties with EV charging stations desirable.



EV charging stations can also benefit shopping centers by attracting more customers. According to Property Manager Insider, a leading online resource for property and facility managers, EV drivers actively seek out parking lots with charging stations. While waiting 30 minutes or more for their car to charge at your shopping center, it is likely that EV drivers would patronize retailers there, and ultimately add to your property’s overall value. With residential properties, the installation of charging stations in dedicated EV parking spots help owners of multi-family housing developments attract and retain residents while promoting environmental sustainability.

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Glassboro-Camden Line – High Quality Mass Transit in Southern New Jersey

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Expanding GIS Capabilities Deliver Cost and Time Savings Across the A/E/C Industry

By Andrew Cushman

Senior Business Development Specialist, French & Parrello Associates

From infrastructure agency business operations to asset management to complex spatial analysis for infrastructure, such as proposed electric vehicle (EV) charger locations, the A/E/C industry has become reliant on the real-time, accurate, and concise data provided via the use of Geographic Information Systems (GIS).

“As the technology continues to advance and become more ubiquitous than it has in the past, we have seen the adoption of GIS in spaces where it traditionally would not have a large foothold,” said Christopher Nourry, Manager of GIS, at French & Parrello Associates.

“Beyond its most common use in asset management,

utility suppliers, transportation agencies, and private entities are investing in their own GIS capabilities, as well as seeking out consultant assistance to provide more detailed analysis capabilities in their day-to-day operations. It has become a critical tool that, when utilized to its full capability, provides significant value to all aspects of business operations.”

GIS capabilities have provided owners with time, cost, and quality savings, including:

- 1.** Understanding all assets and their condition across an entire agency, regardless of complexity or number of assets. This allows for improved scheduling for maintenance and replacement, which provides for longer service life and improved budgeting for replacing end-of-service-life assets and systems, as well as avoiding downtime due to break-fixes.
- 2.** Systems can be designed and tailored to track daily project progress and overall goals along with ongoing maintenance requirements, allowing for adjustments in manpower to ensure on-time project completion and the most efficient use of available manpower.
- 3.** Allows for complex analysis and visualization of data to model ideal asset locations for things like electric vehicle charging stations. Multiple data sources can be incorporated and weighted based upon need and/or importance to pinpoint locations that would be ideal for alternative fueling stations. Analysis such as this will be critical to meet and exceed Governor Phil Murphy's 2035 goal of 100 percent clean energy for New Jersey.

“One easily implementable usage we have provided for clients includes informative interactive maps detailing network infrastructure and relevant data, such as age of the assets, current conditions, and maintenance records,” Nourry said. “This allows owners and operators to analyze current and future status of assets, which in

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Are You Prepared for the Coming Storm?

By Christopher Dailey,
Vice President
& Tara Waterhouse,
Environmental Scientist
GEI Consultants

Like many businesses in New Jersey, GEI Consultants Inc. has been directly impacted by recent flood events. Some of this is expected since we are in the business of performing flood analysis and stormwater management design for clients across the country. However, recent storms have brought the floodwaters right into our offices and flooded our project sites. Remnants of Hurricane Ida swept up the coast in 2021 and into our backyard, flooding GEI's office in New Jersey. Although devastating for our business, it was still minor compared to the 30 individuals that lost their lives or millions of dollars of property damage in New Jersey caused by the storm.

According to the storm models currently used by FEMA, Ida exceeded the 500-year flood elevation on a portion of the Raritan River. The problem is that the 500-year flood elevation has been exceeded three times at the same location since 1999, so the FEMA model is proven unreliable.

NOAA was called into action working with our state to order a study of precipitation data and trends across the state. The findings were published in a study on Projected Changes in Extreme Rainfall in October 2021. The NOAA Atlas 14 Model used by FEMA was found inaccurate due to effects of urban development, changing weather patterns and climate change. Recent storms have proven to be higher intensity and shorter duration, allowing for flooding to develop quicker and

be more devastating. The NOAA Model assumed that past rainfall data can be used to predict future rainfall events. Because the weather patterns are changing, we also need to change the data in our models and the NJDEP is projecting those changes to the year 2100.

The New Jersey Extreme Precipitation Tool was developed to model flooding of inland waterways. The model increases the amount of rainfall, its intensity, and the frequency of storms. Of course, a new model does nothing unless there are regulatory changes made for flood analysis and protection. As a result, New Jersey has proposed changes to the Flood Hazard Area (FHA) rules for inland waterways in December that increases the areas of potential flooding throughout the state.

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French & Parrello Associates (FPA) is a full-service engineering and consulting firm providing services for a broad range of projects and clients within the private and public marketplaces. With 50 years of experience, FPA has the staff and expertise necessary to provide a collaborative and comprehensive approach to complex projects. With a reputation of providing practical and creative solutions, FPA's client-focused commitment is at the core of its corporate values and practice.

Discover more at [fpaengineers.com](https://www.fpaengineers.com)

How to Choose a Marketing Agency

Need a Marketing Agency? Here's How to Find the Right One for You!

By Glenn Davila
President, Performance Marketing

Like many decisions for your business, choosing an agency is a personal choice. It's like hiring an employee; hiring the agency based on price is not the best measurement of "fit" for your company. There are many factors to consider in finding the right agency for you. Here are some things to consider:

It all starts with Strategy. Where do you want to go? What do you want your company to be in five or 10 years? Having a strong vision for your business will help you identify the best fit and how you want to be serviced.

Past Performance – Who does the prospective agency work with now? Who have they worked with in the past? Why don't they work with those clients anymore?

Geography – If COVID has a bright side, it is that we fully embraced digital communication, meaning we can now work from anywhere. This opens your company to a much larger pool of potential talent. In the emerging virtual agencies, employees work from home, often in random cities around the country and even the world. At the same time, your remote agency will not be available for important face-to-face engagement. Ask yourself if face time is important.

Size matters – There are distinct advantages to choosing large or small agencies.

Large Agencies:

Pros:

- There's something enticing about hiring a major marketing agency. Like buying an expensive luxury car.
- Large agencies usually have more resources and hyper-specialists in innovative marketing disciplines, like digital marketing or public relations.
- Large agencies tend to work with larger companies and programs. For some really large companies, there could be multiple agencies fulfilling different needs.

Cons:

- You'll be sold by senior leaders, but you'll likely be serviced by less-experienced "account executives."
- Larger agencies often cost more than their smaller competitors because of all of those specialists and larger overhead.
- If your company is a small client for the agency you choose, you may feel like a low priority.

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Rowan-Virtua: Building the Health Care Workforce of the Future

With New Jersey staring down a dire need for more health care professionals, Rowan University and Virtua Health are ramping up efforts to build a highly trained, diverse workforce.

Since announcing the creation of a unique academic health partnership in January 2022, Rowan and Virtua leaders have established a fast-growing medical college to recruit, train and develop future doctors, nurses, nurse practitioners, allied health professionals and biomedical researchers.

Virtua's investment in education and workforce development anticipates a shortage of registered nurses that's expected to worsen over the next decade as more nurses—and nurse educators—retire or leave the workforce. The shortage coincides with a growing demand for registered nurses with bachelor's and graduate degrees, as more hospitals strive to achieve Magnet Recognition from the American Nurses Credentialing Center.

Despite demand, there aren't enough seats for nursing students. Nursing schools in the United States turned away nearly 92,000 qualified applicants in 2021 because they lacked the capacity to train them, according to the American Association of Colleges of Nursing. Most schools surveyed pointed to faculty shortages as a top reason for turning away students.

In addition to the creation of a new medical college and biomedical research school, the Rowan-Virtua agreement brings together the partners' well-established education programs: Rowan's nursing and health professions school (taught online and in Glassboro) and Virtua's Our Lady of Lourdes School of Nursing, located on Rowan's Stratford campus.

"This is an exciting development for South Jersey," said Dr. Peter Rattigan, dean of the Rowan-Virtua School of Nursing & Health Professions. "Our expanded school will provide more students affordable pathways to fulfilling careers in the health care industry, just when they're needed most."

Rowan-Virtua School of Osteopathic Medicine students study human anatomy using advanced medical imaging technology.



”

Our expanded school will provide more students affordable pathways to fulfilling careers in the health care industry, just when they're needed most.

– Dr. Peter Rattigan, dean of the Rowan-Virtua School of Nursing & Health Professions

Once fully integrated, the Rowan-Virtua school will offer several degree programs for prospective students and working health-and-wellness professionals. The school's offerings include graduate degree programs for nurses interested in becoming educators or executives, as well as three concentrations for aspiring nurse practitioners: adult gerontology acute care, family, and psychiatric mental health.

Nursing students are already streaming into the bachelor's degree program through Rowan's 3+1 arrangement with affiliated community colleges. The program allows nursing students to graduate with a Bachelor of Science degree for about \$30,000, or what many institutions charge for one year of tuition. A four-year residential nursing program is planned to open in fall 2024.

In addition to nursing, the school houses the Department of Health & Exercise Science, which offers six undergraduate programs, three graduate programs and four certificates designed to prepare students to become highly qualified members of the health professions: from registered dietitians and public health workers to athletic trainers and clinical exercise physiologists.



**To learn more,
visit vhc.rowan.edu**



Students at Virtua Health College of Medicine & Life Sciences at work in a research lab.

Chief of Emergency Medicine at Virtua Our Lady of Lourdes Hospital, Dr. Monika Smith (second from left), discusses patient care with students from the Rowan-Virtua School of Osteopathic Medicine



How to Choose a Marketing Agency

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Small Agencies:

Pros:

- More personal attention from the firm leadership, which are typically the most experienced members of the team.
- Lower overhead often means more affordable rates.
- Smaller companies tend to be more flexible and better equipped to react to changing situations than larger agencies.
- The ability to partner with specialists means clients have access to all services offered at larger firms.

Cons:

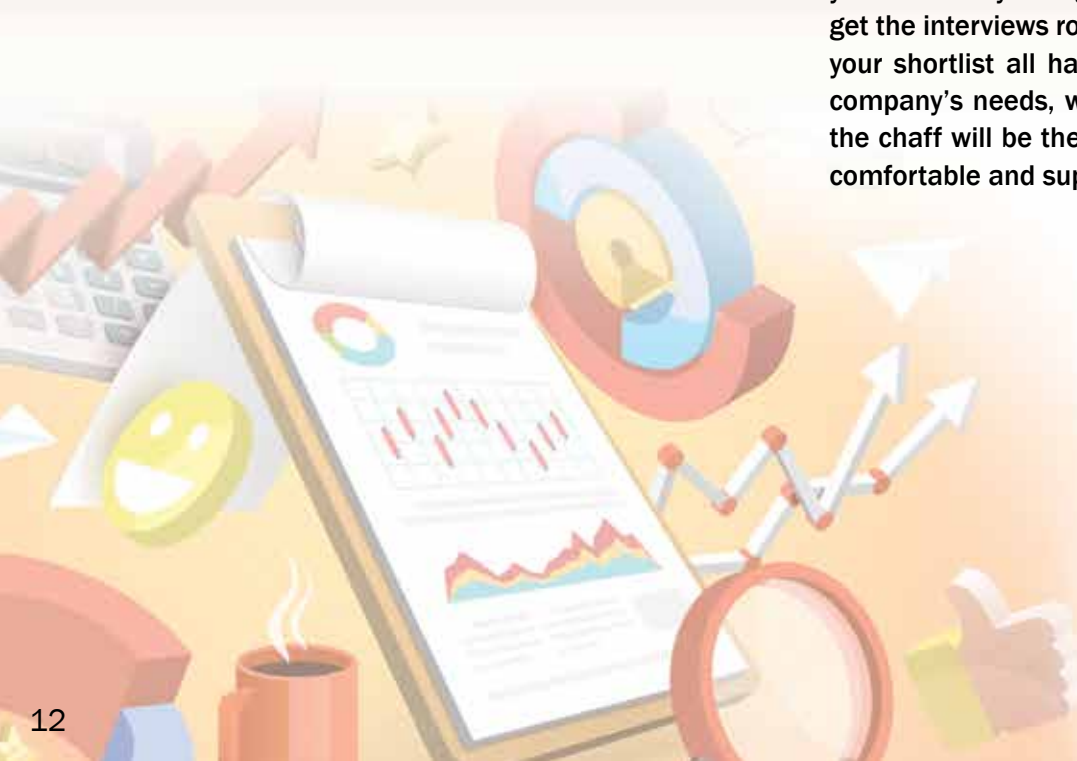
- Employees at smaller agencies tend to be “Jacks/Jills of all trades.” Being experienced in many disciplines, but not specialized in any, means the range of services may be narrower than larger competitors.
- Smaller agencies tend to be less sophisticated than large agencies in terms of technology and following the latest marketing trends, but access to innovative information can narrow this lead.
- Sometimes using subcontractors for specialty services means sacrificing speed or quality.

Insurance – It’s tempting to work with sole proprietors like web developers and graphic designers. Ultra-low overhead could mean lower rates, which is great, but confirm that they are insured. Mistakes and missed deadlines happen to every agency and they can be expensive to your business. It’s nearly impossible for a small agency to repair your financial damages without solid liability insurance coverage. For extra peace of mind, look for errors and omissions (E&O) and cyber liability coverages. Ask for a certificate of insurance in your company’s name to confirm coverage every year to protect your company.

Delivering Results – When interviewing agencies, ask pointed questions about results. What will they deliver? When will they deliver these results? How much will it cost? What happens if they don’t deliver as promised?

Your Role – The forgotten factor in choosing a marketing agency is the role of the client. Which member(s) of your company will manage the agency relationship? Are they experienced in marketing? Will they have the time needed to communicate with the agency to keep projects moving forward? The best agency/client relationships start with an engaged client that has a clear vision of what they need from the agency and the time to provide input and direction.

Now that you have an idea of what questions to ask yourself and your agency candidates, you’re ready to get the interviews rolling. If the marketing agencies on your shortlist all have the experience to handle your company’s needs, what will separate the wheat from the chaff will be the agency’s ability to make you feel comfortable and supported.



Looking Ahead with the Glassboro-Camden Light Rail Transit Project

By John Manzoni, AICP
Principal and Planning Director, STV

More than two decades ago, the counties of Camden and Gloucester, New Jersey started their journey to expand the transit infrastructure within Southern New Jersey.

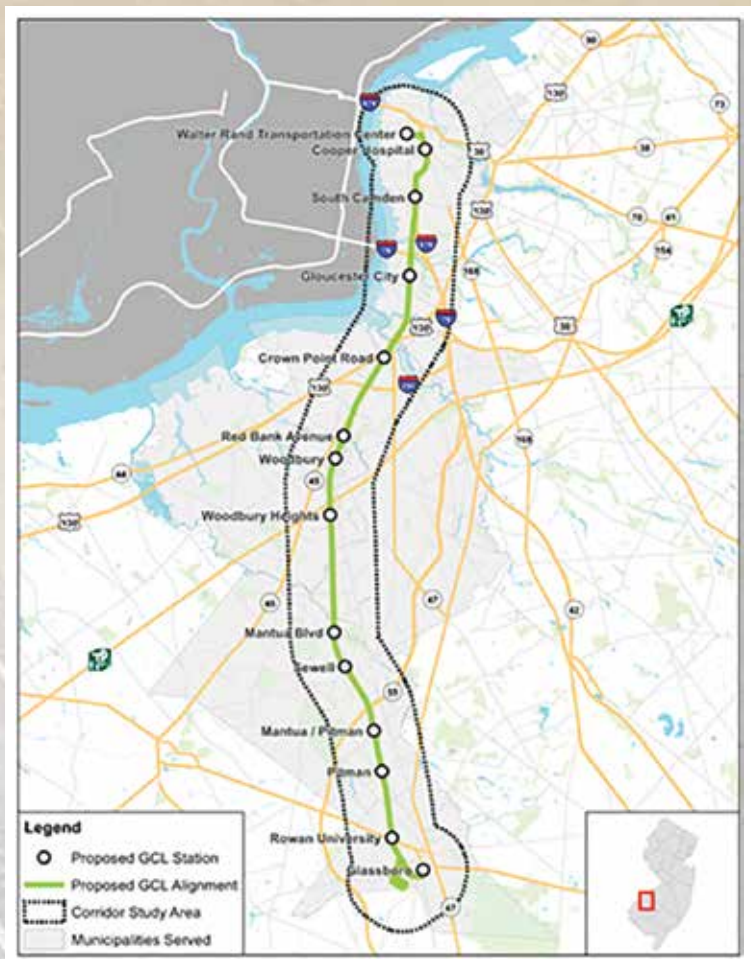
As plans to bring a new, 18-mile light rail route, the Glassboro to Camden Line (GCL), enters its preliminary engineering phase, our project team celebrates the access and benefits travelers will have as a result of this monumental project.

Enhancing Equity in New Jersey

Providing equitable access to transportation in previously underserved communities has emerged as an urgent matter for transportation planners and other industry officials. According to the Federal Transit Administration, the average lower-income household spends as much as 33 percent of its income on transportation. A major priority of the GCL has always been to provide the best recourse to address these underserved households with less expensive alternatives.

To that end, 18 of the 26 neighborhoods that are located within a one-half-mile radius of the proposed GCL corridor are designated as “communities of concern” – underserved communities such as people with low incomes, people of color, and people who rely more heavily on public transportation.

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Aviation Training Academy of the Future Coming to NJ Thanks to Unique Partnership

(continued from page 2)

Further differentiating the ATAF from traditional Aircraft Maintenance Technician Schools, Embry-Riddle is considering the incorporation into the academy's curriculum of "green" trends in aviation, including sustainability, electrification of propulsion systems, developments in battery technology, the use of composite materials in aviation, and the importance of cyber security to protect aircraft from hacking threats.

U.S.A.F. Master Sgt. Austin Barkdoll, 305th Maintenance Group senior process manager, sees the ATAF as an opportunity for the Air Force to share best practices with their civilian industry counterparts about how each party equips, maintains, and operates aircraft.

"We can take those best practices and see if they would be a good fit in the Air Force and Department of Defense. Likewise, our civilian partners can take our best practices to learn how we train and maintain," said Barkdoll.

To date, Embry-Riddle has completed an initial planning study for the ATAF. The plan includes recommendations for curriculum and other elements needed to create a state-of-the-art facility. In this capacity, Embry-Riddle will work closely with Atlantic Cape Community College, which operates an aviation program and will also be a partner in the ATAF project.

The results of the Embry-Riddle study could be used to secure additional funding to cover the capital costs of constructing the ATAF.

A \$4 million appropriation for the ATAF is included in the National Defense Authorization Act currently awaiting congressional action. If approved, these funds will be used for design and construction activity on the project. A preliminary cost estimate to construct the 40,000- to 50,000-sq.-ft. facility is \$15 million.

Many of the aviation companies that would benefit from the advanced technology training being considered for the curriculum of the ATAF are also among the top prospects to occupy the 58-acre National Aerospace Research & Technology Park (NARTP), which is also located within New Jersey's Aviation Innovation Hub.

That synergy has not been lost on NARTP President/CEO Howard Kyle, who has been an active participant in the planning meetings for the ATAF. The first of seven multi-story buildings that will comprise the NARTP is fully occupied and groundbreaking for a second building will take place in early 2023.



Expanding GIS Capabilities Deliver Cost and Time Savings Across the A/E/C Industry

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turn allows for more accurate budgeting and decision making when it comes to prioritizing critical repairs, general maintenance, and complete replacement.”

GIS has also provided significant gains in efficiency with emergency response for utility clients.

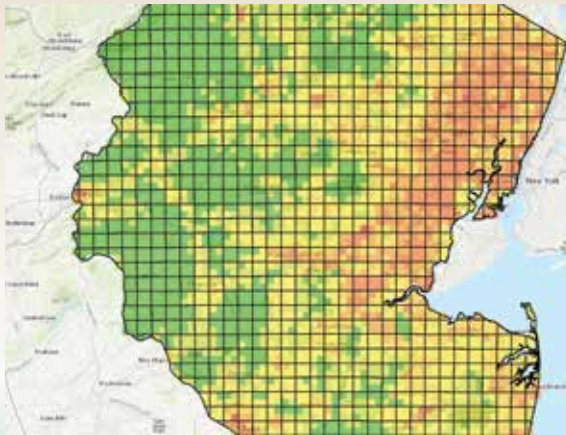
“We’ve used GIS to enable better collaboration between organizations. Once tedious tasks of tracking down records and information have all but been eliminated in some cases allowing for the efficient management of data from end to end,” Nourry said. “For example, with the implementation of a GIS for one client, historically there were delays in completing field activities and receiving records from contractors. This was eliminated by creating a system where all involved parties could record notes and attach pertinent documentation in near real-time while on-site from a phone or tablet. This greatly increased efficiency between field crews – by eliminating any wait period. The owner can immediately

start the insurance process. They can immediately plan their response. They can immediately schedule the manpower needed.”

Count FPA’s Matthew Kearney, PE, Regional Manager, Southern NJ/Philadelphia Metro Area, as a believer.

“We have utilized GIS on several construction management and inspection projects to track and monitor project progress, testing locations, and, as a construction site tool, to overlay site identifiers in real-time,” said the 17-year construction management and inspection veteran. “Offsite project managers and the owner are able to collaborate with site personnel to evaluate results and locations in real-time, offering all members of the project team to understand exactly where a project stands.”

Mr. Nourry emphasized that GIS capabilities are far from a commodity service. “One of the most important aspects is ensuring the underlying equipment and software remain as current as possible, which can be difficult and tenuous the bigger an organization becomes. You begin to become administratively bogged down with hardware and software updates, maintaining adequate training schedules, and keeping licenses current for a large staff. It’s imperative to find a consultant that can offload these burdens, as well as be nimble enough with adequate staffing to stay on top of the most current developments in GIS.”



Are You Prepared for the Coming Storm?

(continued from page 6)

The following is a summary of some of the proposed rule changes:

- Raises flood elevations by 2 feet when State/FEMA flood mapping is used from FEMA+1 to FEMA+3.
- Requires use of future extreme precipitation data when calculating design flood elevations.
- Requires FHA and stormwater management permits to include managing additional runoff from future storms using Best Management Practices.
- Precludes the use of Rational Method for certain stormwater calculations.

An FHA permit is required for properties in a mapped FEMA flood zone or with a drainage area of 50 acres or more. You can rely on the more conservative FEMA+3 flood elevations for FHA-applicable properties or calculate flood elevations through modeling using the new extreme precipitation data (Method 6). In flood hazard areas, structure elevations would need to be raised or flood protection measures would need to be maintained to protect properties and critical infrastructure for proposed development projects. The NJDEP is reviewing comments received from the proposed rule publication and plans to adopt the final rule by this summer.

The NJDEP is also looking to adopt rules for tidal flooding that includes a 5-foot increase in flooding along our coasts due to sea level rise. When you include flooding from coastal storms many of our beaches on barrier islands will be inundated by the year 2100 according to the NJDEP. Whether these rule changes are good prevention from future storm events or too conservative has yet to be determined. The one thing that is clear is that flood regulations and stormwater protection requirements are changing in New Jersey, and we all need to be prepared for the coming storm. GEI moved our office to the second floor to prevent damage from future floods, what will you do?

Christopher Dailey, P.E., LSRP

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The Clear Road Ahead

(continued from page 3)

Fortunately, in New Jersey, there are numerous incentives and grant programs that can help the private sector purchase and install charging stations. Here are just a few:

NJDEP's It Pay\$ to Plug-In Program – This program is open to businesses, governments, non-profit organizations, educational institutions, and owners of multi-unit dwellings. NJDEP reimburses each applicant up to a maximum of \$750 per Level 1 charging port and \$4,000 per Level 2 charging port.

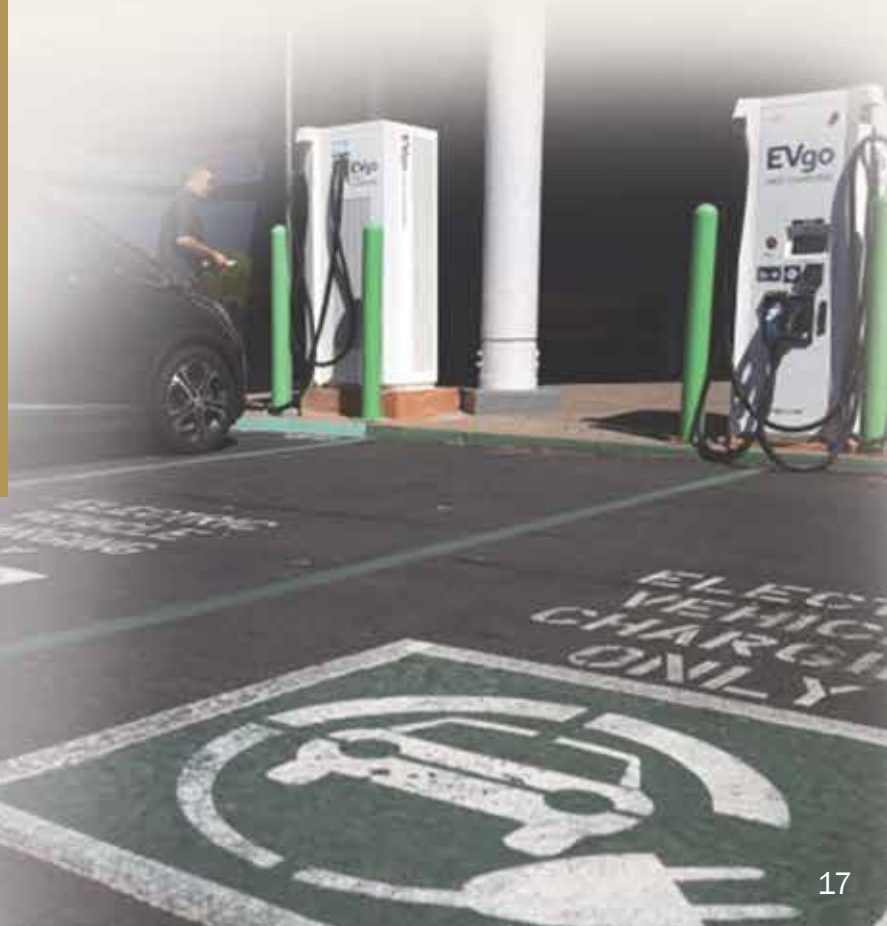
Atlantic City Electric's EVSmart Program – Commercial properties and multi-family housing properties, located

within Atlantic City Electric's service territory, are eligible for up to \$6,700 per charger for multi-family properties and up to \$4,500 at a workplace. For DC Fast Chargers, ideal for retail properties, this subsidy increases up to \$60,000!

PSE&G's EV Charging Program – Commercial property customers are eligible for an on-bill credit of up to \$7,500 per charger, with a max of \$30,000, toward the cost required to upgrade facilities to install level 2 smart chargers. For DC fast, the credit rises to \$25,000, with a max of \$100,000.



Many more state and federal programs help offset the cost of installing charging stations and purchasing EVs. Cross County Connection is a resource for information and assistance with exploring these programs and many other EV-related topics. Contact us today!



Looking Ahead with the Glassboro-Camden Light Rail Transit Project

(continued from page 13)



Reliability for Rail

By providing a reliable, equitable transit service that is competitive with automobile travel – linking activity centers, employment destinations, and established residential areas – the GCL will encourage a modal shift from automobile to mass transit, thereby reducing congestion, travel times, air pollutants, and greenhouse gas emissions.

The benefits of connecting Glassboro to Camden are innumerable: attracting new businesses to the region, developing the community’s economic industries, and providing transportation to students, seniors, and commuters alike.

When this project is complete, and this vision for the community is realized, the GLC is expected to propel other potential projects that stand to be transformative for the Southern New Jersey area. These projects will include mixed-used development, pedestrian safety improvements, and other projects that benefit commuters and surrounding municipalities alike.

It’s an honor to work collaboratively with the Delaware River Port Authority, the South Jersey Transportation Authority, and NJ TRANSIT to provide residents and travelers in Southern Jersey with a reliable public transportation option.



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Empowering the Energy Workforce of Tomorrow

By Atlantic City Electric

Atlantic City Electric is committed to providing clean, safe, reliable and affordable energy service for its customers and communities across South Jersey. This includes efforts to modernize energy infrastructure, making it more reliable and resilient against the increasing frequency of severe weather.

Looking toward the future, including efforts that support more clean energy options, Atlantic City Electric is supporting several workforce development initiatives that are helping to open doors to new career opportunities for residents and students across South Jersey. These programs include:

Atlantic City Infrastructure Program – In partnership with the City of Atlantic City, this program focuses on under resourced community members in Atlantic City, enabling participants to gain utility training and work ready skills to prepare them for promising careers in the energy field. The program’s first cohort of 26 Atlantic City residents graduated in February 2023.

South Jersey Utility Training Program – The South Jersey Utility Training Program was launched in partnership with local workforce development boards, to expand job training and workforce development efforts in Atlantic City Electric’s service area. The free program is delivered through partnerships with local community colleges across southern New Jersey.

Delivering a cleaner energy future for customers tomorrow requires investing in the next generation of energy professionals today. These essential programs and training opportunities are educating the future workforce that will help keep the energy grid running, advance clean energy technologies and initiatives, and drive innovation in the energy industry.



High School Energy Career Academy – A four-year program focused on preparing students in grades 9 through 12 for entering post-secondary education or moving directly to employment in the energy field.

Spark Internship Program – Provides an eight-week summer paid work experience and work-readiness education for rising South Jersey high school juniors and seniors with an interest in engineering, IT, technical services, trades, environmental studies and other energy industry relevant subject areas.

Exelon STEM Academy – A free, six-day summer program by Atlantic City Electric’s parent company, where junior and senior high school girls take part in activities crafted to support their understanding of STEM career options and college programs that can help them gain access and achieve success in a number of energy related positions.

Community Scholars Program – South Jersey students have the opportunity to receive support of up to \$5,000 to pursue degrees in various disciplines, including STEM and business-related fields.



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2 Things New Jersey Business Leaders Need to Know About Their Retirement Plan

By Michael Pallozzi, AIF, CPFA
HFM Investment Advisors

Juggling the various tasks that come with owning a business can be a challenge for any leader. And, if I were a betting man, I'd guess that keeping up with all the regulations about your 401k plan is not a top priority. But, there are a few things that are coming down the pipeline that will impact your business.

State Mandated Plans

The Secure Choice Act will require New Jersey with 25+ employees to offer a retirement plan. Those that do not comply can face fines of \$100 per employee during the first year. However, you have a choice between being forced into the state plan and offering your own custom 401(k) plan.

There are a ton of benefits to offering your own plan, such as:

- Increased control and customization
- Expert support from financial professionals
- Less administrative work
- Tax benefits and credits
- Plan design flexibility

New Plan Tax Credits

Thanks to the SECURE Act 2.0, new retirement plans can maximize tax credits. Companies with up to 50 employees can claim up to 100% of the start-up administration costs (max \$5,000). And for employees who make less than \$100,000, an additional \$1,000 per person can be claimed. The credit can be applied toward a matching contribution (max \$50,000).



Don't miss out or fall out of compliance. Contact us to help you review your options and align your business with the new laws.

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