

# SAVE YOU TIME & MONEY

## AGENDA

***“IT’S YOUR STATE.  
IT SHOULD WORK  
FOR YOU.”***



MIKIE  
**SHERRILL**  
DALE CALDWELL  
FOR NEW JERSEY

MIKIESHERRILL.COM

# EXECUTIVE SUMMARY

*On Day One, I will modernize state government to make it work better — with fewer delays and costs — for residents and businesses. Cutting red tape is critical to building out our energy generation and reducing utility costs for families, and to creating good-paying jobs throughout our state. New Jersey deserves more transparency and accountability from our state agencies and the next governor. This policy agenda is squarely focused on saving you time and money, and includes several key pillars:*

## **Pillar 1: Establish a customer service focus at state agencies and put residents' convenience and accountability first**

- Drive a culture shift to make state agencies focused on customer service, convenience, and accountability.
- Make agencies accessible and convenient by directing them to expand the use of online services and cut card and convenience fees for online services.
- Innovate and modernize New Jersey's outdated operating systems to increase efficiency and reduce operating costs.

## **Pillar 2: Make it easier to start a business**

- Slash business and professional license wait times significantly and eliminate business registration fees.
- Provide businesses and residents with online step-by-step guidance on how to navigate the licensing and regulatory process.
- Turbocharge the Business Action Center to drive small business success.

## **Pillar 3: Make it easier to grow your business, create jobs, and lower costs**

- Bring together a cross-agency Fast-Track Team within the governor's office to expedite project approvals.
- Create a project dashboard to track your permits and simplify the approval process, reducing the cost of everything from homes to energy projects.
- Make project approval timelines transparent, predictable, and enforceable.

## **Through this plan, I am committed to achieving real cost and time savings for New Jersey residents and businesses, including:**

- The elimination of the new business registration fee.
- A 50% reduction in average business & professional license approval times.
- A 25% reduction in the average wait time between booking an online MVC appointment and the date of the appointment.
- A 25% reduction in the average permitting wait time for a business project.

# INTRODUCTION

New Jersey must do big things if we want to make our state truly affordable for families, counter the tariffs and cost increases coming from the federal government, and create economic opportunity for all residents. We need to aggressively build out our energy infrastructure and generation capacity to lower utility costs, make housing and rent more affordable for families and young people, maintain green and open spaces throughout the state, make public transportation work, and develop a startup and small business environment that can rival any other state.




For too long, bureaucracy in Trenton has prevented us from achieving these goals. Our state has some of the hardest-working public servants in the nation, but they have been let down by obsolete technology and outdated processes. Red tape and antiquated systems at all levels of the state government have real consequences — raising prices for New Jerseyans, driving businesses to neighboring states, taking precious time away from families, and creating a system that unfairly rewards political connections. Because of this, New Jersey ranks 42nd for the cost of doing business according to CNBC, and 49th according to Forbes. This is unacceptable. If Trenton is still using 1950s-era technology and businesses are forced to physically mail in documents to state agencies, how can we expect to compete in the global economy?

As governor, I will cast aside this outdated mindset and put New Jersey residents first. It's your government — it should work for you, protect you, and save you money. I will ensure that state agencies are squarely focused on working for residents and businesses, and they will be accountable to me in driving this culture shift. Everything from getting your driver's license to applying for a property tax rebate should be simple and straightforward. The process for obtaining a permit to open a business or start a new project should be transparent and streamlined to minimize costs and remove unnecessary delays. Together, we can do big things for New Jersey and save you time and money.



# PILLAR #1

**Establish a customer service focus at state agencies and put residents' convenience and accountability first**

-  Put customer service first with a fully coordinated government approach
-  Make state agencies accessible and convenient for you
-  Innovate and modernize New Jersey's outdated operating systems

# PUT CUSTOMER SERVICE FIRST WITH A FULLY COORDINATED GOVERNMENT APPROACH

## Problem

Only 59% of New Jersey residents reported being satisfied with their most recent customer experience with the state government. Difficulties with agencies from the Unemployment Insurance office to the Motor Vehicle Commission are making it impossible for New Jersey residents to complete even the most simple of requests. New Jersey government is meant to work for you. It's as simple as that.

## Solution

My administration will be dedicated to customer service from day one. Immediately after taking office, I'll appoint commissioners who will work across agencies to improve customer service and accountability. We will make government services more accessible and deploy new technology and staff to reduce waiting times across the board, which will ensure that New Jerseyans will receive a higher standard of customer service that extends across all government agencies. And to ensure that this approach sticks, I will implement a robust "performance tracking" system to monitor agencies' progress in improving their customer service and eliminating delays. I'll also work with our municipalities and local agencies to improve customer service and reduce the delays that are holding projects back. New Jersey residents are the customers of our state agencies, and they deserve the best.



# MAKE STATE AGENCIES ACCESSIBLE AND CONVENIENT FOR YOU

## Problem

You should be able to handle most interactions you have with New Jersey agencies either on the phone or online, saving you time and money. And those actions which must be performed in person — such as taking a driver's test — should be accomplished with shorter wait times and at facilities closer to home.

However, large portions of the state's systems are running on computer coding that dates back over 60 years. This prevents us from offering the customer experience residents deserve. While some agencies have made progress in offering online services, New Jersey residents must still navigate a patchwork of websites and portals.

And agencies like the MVC still struggle to meet the needs of residents. New Jersey ranks dead last in the nation in REAL ID compliance because of extreme wait times, insufficient MVC staffing, and limited office hours. Government has to do better. When you have a question and need to speak to someone, you should also be able to get someone on the phone. Yet New Jersey again ranks last in the nation for getting help from an agency over the phone. This creates unnecessary hardships for families who are trying to access critical government services like unemployment, Medicaid, senior property tax relief, and disability benefits, which breaks down the trust between residents and our government.

## Solution

We must ensure that New Jerseyans receive their benefits on time and at their convenience, while reducing frustration along the way. As part of my commitment to making the New Jersey government more accessible for every resident, I will direct each agency to adopt modern best practices, which will include the expanded use of online platforms for agency interactions, mobile-friendly and accessible online applications, responsive assistance through call centers and live chat, and two-way feedback to resolve issues quickly. I'll also work to consolidate as many of these online platforms as possible onto one "all-of-government" portal, so that residents don't have to click through dozens of different agencies' websites to access different services.

New Jersey residents shouldn't be denied a benefit or get stuck with a problem when a simple phone call or a few clicks can get things fixed. And people shouldn't have to wait weeks for an MVC booking and then hours in the office itself for an appointment, especially when your issue could have been taken care of online. I will also waive credit card and convenience fees for consumers who use online services. Because saving time by going online should not cost you more money. For those functions that must be performed in person, I will also re-evaluate the state's office locations and move more consumer-facing personnel to downtown storefronts, mall kiosks, and mobile offices closer to where you live and work. You shouldn't have to kill half a Saturday or take time off from work for a task that can be accomplished at lunchtime or after work.

# INNOVATE AND MODERNIZE NEW JERSEY'S OUTDATED OPERATING SYSTEMS



## Problem




New Jersey's agencies are still operating on outdated systems that are obsolete. Maintaining these platforms is expensive, and they slow our entire system of governance down. Some systems are so old that the state struggles to find employees who can fix them. At the federal level, IT modernization has produced cost savings and better customer service. For example, the U.S. Census Bureau's online modernization in 2020 saved the agency almost \$2 billion and dramatically improved the user experience. We can no longer operate with outdated systems that are costly and decades behind the rest of the country.

## Solution

My administration will dedicate significant resources to bring our state into the 21st century, using the latest technology and systems to run government more cost-effectively and responsibly. This is a process that won't happen overnight, but must begin now so that we can address the longstanding issues we have in serving New Jersey residents. The longer we wait to do it, the more expensive the problem will become. Investing today will bring enhanced customer service, which means you get the help you need and your problems solved faster. It will also help state agencies to more quickly approve new businesses and projects, which will boost our economy and increase state revenues in the future.

# PILLAR #2

## Make it easier to start a business

-  Cut wait times and costs for business and professional licenses
-  Provide clear information on the licensing process and industry regulations
-  Turbocharge the Business Action Center to support small business success

# CUT WAIT TIMES AND COSTS FOR BUSINESS AND PROFESSIONAL LICENSES

## Problem

For business owners and workers, dealing with the state government is full of challenges and frustration. Time is money, and wait times for license approvals can stretch on for weeks or months. Delays have a negative ripple effect through our economy. Waiting on the state for a business or professional license approval can keep you from that first sale or first job, putting your success at risk before you've even started and slowing down job creation throughout the state. Applicants are left waiting or simply get "stuck" because they can't get anyone on the phone for an update or to find out what's wrong.

Businesses are also forced to deal with a massive number of fees, starting with the \$125 new business registration fee. What signal do we send to entrepreneurs when their first introduction to the state as a new business is to get hit with a fee? Fees like this add up. It's time to cut approval times and costs for businesses and workers. And it's not just small business owners that are frustrated — teachers and nurses face the same hurdles at a time of serious shortages. As New York and Pennsylvania have made progress expanding license reciprocity with other states, New Jersey has fallen behind. For essential jobs like nursing and teaching, transferring a license to the Garden State can take up to a year.

## Solution

My administration will start by reviewing all licensing programs and creating reasonable deadlines for agencies to make a decision. If your license is not approved by the deadline, the state will refund your application fee. I will also implement better technology and cross-state reciprocity to expedite licensing decisions. By modernizing state government with the right technology, license approval will be more efficient for you and the agency. And we can address job shortages in certain professions by expanding professional license reciprocity and reducing the amount of time it takes to transfer a license from out of state to attract qualified workers from other states.

In Pennsylvania, Gov. Josh Shapiro has cut license approval times by 90% — it's long past time that New Jersey does the same. I will also work to develop simplified business forms that fit the needs of our small businesses and reduce paperwork time and costs — there's no reason why state government applications and forms should be one-size-fits-all whether the business is a mom and pop or Fortune 500 company. Finally, my administration will work to drive down fees for businesses, and will start by eliminating the new business registration fee.

# PROVIDE CLEAR INFORMATION ON THE LICENSING PROCESS AND INDUSTRY REGULATIONS



## Problem

Right now, there are a large number of state websites where you can go to find information on the applications and regulations required for your small business, but most don't give you everything you need. Uncertainty kills business growth and success, but it is far too common when dealing with the state government. Small business owners want clarity and predictability, not to learn about a regulation through notice of a violation. The state's latest business website is a step in the right direction, but it only provides links to required information, not the true one-stop capability that small business owners need.

## Solution

As governor, this information will be consolidated under one website, carefully managed and developed by the Business Action Center. It will have a simple interface that can be easily referenced — a true one-stop resource, not a collection of links. Business owners will be able to search both their industry and specific business activities and find a comprehensive step-by-step list of directions to navigate the process, along with the rules and regulations they must follow. And there should be a dedicated section of the website devoted to additional, easy-to-understand information for the small business person — who can't afford the lawyers, accountants, and lobbyists advising the larger businesses in our state.

# TURBOCHARGE THE BUSINESS ACTION CENTER TO SUPPORT SMALL BUSINESS SUCCESS

## Problem

For many business owners trying to navigate state government, you don't know what you don't know. Your business may need to obtain permits, comply with regulations, or access information for potential expansion opportunities that are scattered across several agencies. And sometimes you just need a quick answer, and you're not sure who has it. New Jersey doesn't make this easy, and it costs small business owners time and money. This creates significant barriers for small businesses — which are more likely to be minority and women-owned — and makes it more challenging for them to grow and succeed. New Jersey's existing Business Action Center is making the effort to help small business owners navigate state government, but most people don't know about it, and it could do a lot more with the right resources behind it.

## Solution

My administration will dramatically expand outreach campaigns so that small business owners know there is a state office available to help them, not get in their way. The Business Action Center will start an ongoing collaboration with trade associations, industry experts, and chambers of commerce to understand frequent issues and ways the state can better support and communicate with small business owners. The BAC will also be a resource for small businesses that need support through the procurement and state contracting process. The 2024 New Jersey Disparity Study showed that minority and women-owned businesses receive an unjustifiably small share of state contracts, with minority-owned businesses winning just 4% of goods and services contracts while representing 24% of all businesses. With the right technology and staffing, the BAC in partnership with other agencies can help level the playing field for underrepresented businesses. It can also make life easier for small business owners and let them get back to growing their business.



# PILLAR #3

**Make it easier to grow your business, create jobs, and lower costs**

- ✔ Bring together a Fast-Track Team to identify and expedite projects to boost affordability and innovation
- ✔ Create a projects dashboard to enhance transparency, provide faster approvals, and lower energy and housing costs
- ✔ Make project approval deadlines transparent, predictable, and enforceable

# BRING TOGETHER A FAST-TRACK TEAM TO IDENTIFY AND EXPEDITE PROJECTS TO BOOST AFFORDABILITY AND INNOVATION

## Problem

New Jersey must get the big things done to make life more affordable for families and create good-paying jobs, including better, more affordable housing opportunities and new sources of clean energy to drive down utility bills. But right now, these projects are getting bogged down in the permitting process, leading to significant delays and adding on large costs that get passed on to New Jerseyans. Everything from expanding a university or faith-based institution to fixing a road to getting a permit to install a new deck takes too long and is too expensive because of these permitting delays. Project approvals at the state government level all too often have no deadlines and little transparency, with little communication between state agencies. Housing projects that families are relying upon take far too long to get approved, adding thousands to families' housing costs and worsening our housing affordability crisis. Politically connected businesses use their connections in Trenton to advance stalled projects while ordinary New Jersey businesses and residents are forced to wait.

## Solution

My administration will create a cross-agency Fast-Track Team, which will work with businesses as well as industry and trade associations to expedite the approval of projects without sacrificing public safety, health, or the environment, coordinate the permitting and approval process across agencies, and increase transparency regarding the status of pending project approvals and additional materials that need to be submitted by businesses. The Team, which will be housed in the governor's office and include cabinet member representatives from the Department of Community Affairs, Department of Environmental Protection, Department of Transportation and other agencies, will ensure that project permitting and approvals move along efficiently and that roadblocks are resolved as quickly as possible. Assistance from the Fast-Track Team will be available to all eligible businesses, which will ensure that more politically-connected projects don't receive special treatment.

# CREATE A PROJECTS DASHBOARD TO ENHANCE TRANSPARENCY, PROVIDE FASTER APPROVALS, AND LOWER ENERGY AND HOUSING COSTS

## Problem

It is extremely difficult to see where a particular project is in the approval and permitting process for specific state agencies, and there is no centralized system for online interaction and document submission between businesses and agencies. This lack of transparency makes it difficult to expedite project approvals and for businesses to immediately respond to updates or required submissions from the state agency. It also makes the permitting process unpredictable for developers and businesses, which kills many new projects outright and makes other projects much more expensive. Furthermore, many state agencies still require documents to be submitted on paper in Trenton rather than through an online portal. Together, these steps delay projects and add costs that are passed onto families. For example, permitting delays make it more expensive to build new clean energy projects and housing, which increases utility prices and mortgage costs in our communities.



## Solution

My administration will work with state agencies to create a Project Dashboard, managed by the governor's office in coordination with agencies. The Dashboard will lay out all of the required permitting steps for a project and which state agency has jurisdiction for each step. It will also indicate whether that step of the process has been completed by the relevant agency, is in progress, or requires additional submissions from the business, and will allow for the online submission of required documents by the business. All agencies will be required to integrate with the Dashboard for relevant approvals. For example, new power-generating facilities, housing projects, healthcare site expansions, and manufacturing plants — all critical to improving affordability in New Jersey — will have access to these Dashboards to reduce project timelines and lower building costs. I will also work with our municipalities to develop standardized local-level permitting and approvals documents and integrate them into this Dashboard, to make state and local permitting as easy and transparent as possible.

# MAKE PROJECT APPROVAL DEADLINES TRANSPARENT, PREDICTABLE, AND ENFORCEABLE

## Problem

State agencies all too often don't provide businesses with actionable timelines for the permitting and approval of their project, and final approval is often granted months or years behind schedule. This is worsened by an uncertain and timely process for submission updates when incomplete applications are submitted, which makes it difficult for both agencies and developers to move forward. These challenges and delays increase costs for New Jersey families and make our economy less competitive. Businesses struggle to secure financing for projects with vague approval deadlines or have to pay higher interest rates on those projects to account for the uncertainty, which raises costs. As a result of a lack of streamlined systems to communicate quickly between applicants and agencies, many new housing and energy projects are cancelled entirely.

For example, one study found that each additional year spent in the permitting process can increase the cost of new housing by over 10%. Another study found that two years of delay in the homebuilding process raises the cost of individual housing units by \$50,000 each. As Trump's tariffs increase building costs across the board — including for new homes by over \$20,000 — it is critical that we make these reforms to reduce construction costs and improve affordability for families.

## Solution

My administration will work with state agencies to create and publish publicly available timelines for how long each step of a project's permitting and approval will take. This will include specific steps and timelines for when a submitted application is incomplete or needs additions, to ensure that those revisions can be made promptly and don't lead to larger delays. We will also produce timelines that are specific to the permitting and approval process for each project, which businesses will be able to see in real-time within their Project Dashboard. My administration will also develop and enact enforceable deadlines that state agencies must meet for each step of the approval and permitting process, which will also take into account project modifications that are made mid-process and require additional review. We will rigorously collect data to determine where permitting delays continue to take place, which will allow state agencies — working closely with industry and trade associations — to quickly identify and streamline regulatory bottlenecks that are holding economic growth and job creation back.