



NJ ZEV  
FINANCING

**The webinar for Vendors  
will begin momentarily**

April 29<sup>th</sup>, 2025

# Agenda

## **Welcome**

***Program overview – NJ ZIP Phase 3 & NJ ZEV Financing***

***Eligibility criteria: Vendors & Purchasers***

***Basic application process: Vendors***

***Basic application process: Purchasers***

***Responsibilities under the program***

***Reference materials***

***Q&A***

# Agenda

## Welcome

### ***Program overview – NJ ZIP Phase 3 & NJ ZEV Financing (new)***

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### ***Q&A***

# NJ ZIP Phase 3 Program Overview

## ***What is NJ ZIP Phase 3?***

The NJEDA Board authorized a **third pilot phase** of the New Jersey Zero Emission Incentive Program on February 24th, 2025. Phase 3 will continue the mission of Phases 1 & 2 with some program modifications.

## ***What is the purpose of the program?***

**Reduce the upfront cost** of buying one or more **zero-emission medium- and/or heavy-duty** vehicle(s) for NJ commercial, industrial, or institutional entities, utilizing RGGI funding.

## ***How much funding will be available for vouchers in Phase 3?***

Phase 3 will have a voucher pool of **\$75M total**, which will be launched in 2 rounds of funding of \$37.5M each. **50% of funding each round will be reserved for small business applicants located within Overburdened Communities (OBCs)**. Funding set asides expire six (6) months following Purchaser application launch each round. The second round of funding will launch at least one year after the first round's application launches.

# NJ ZIP Stats to Date (end of Q1 2025)

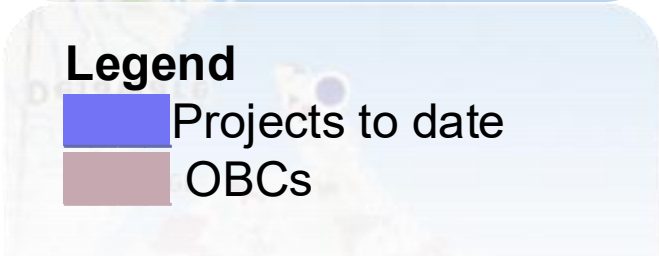
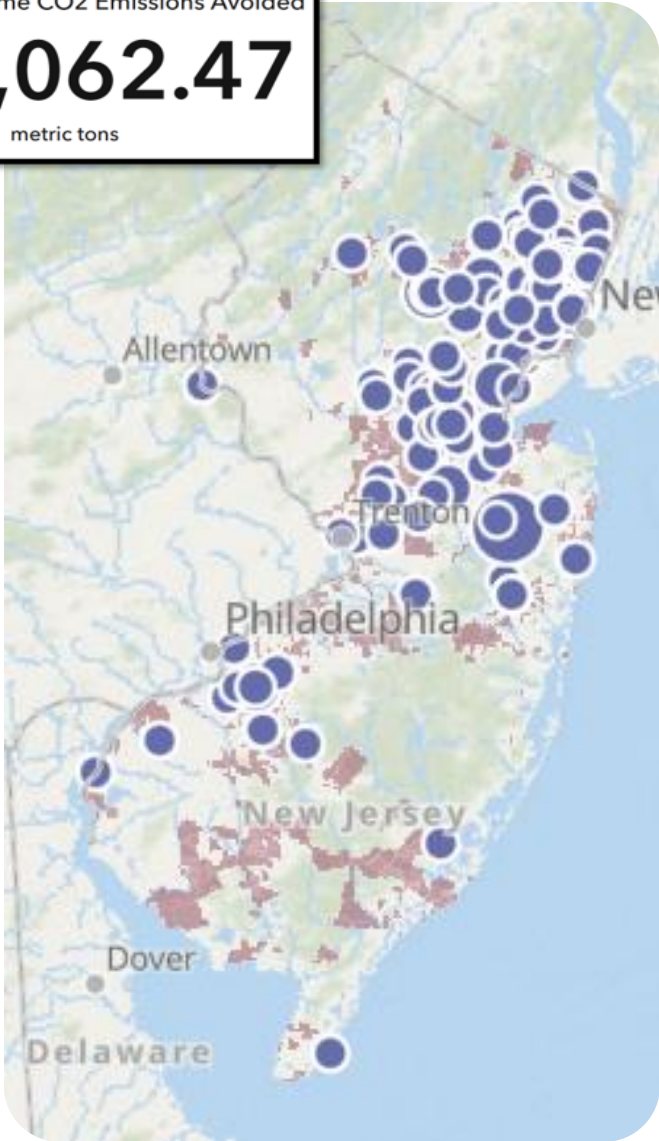
Estimated Lifetime CO2 Emissions Avoided

407,062.47

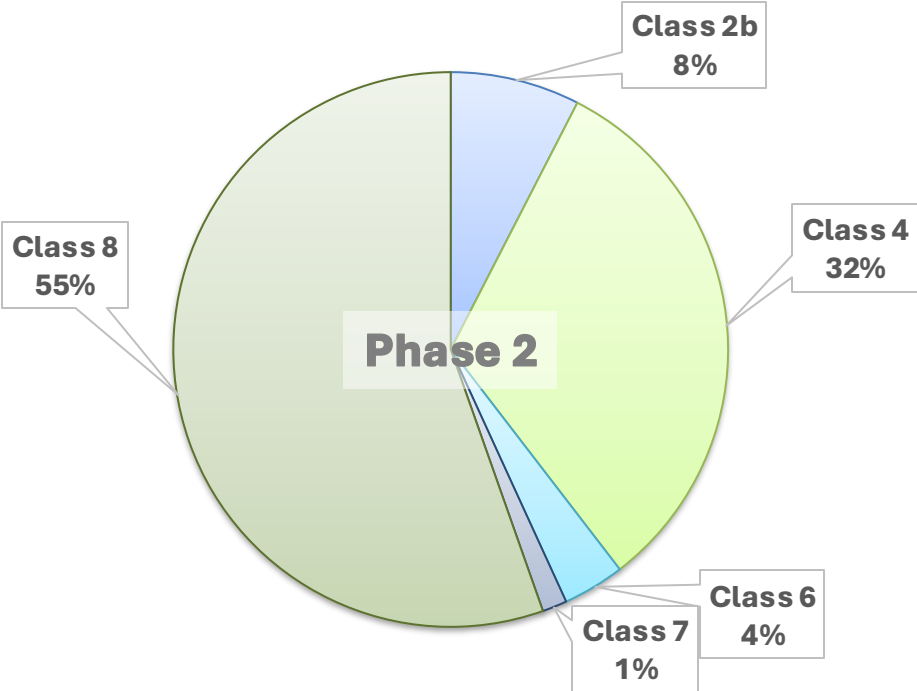
metric tons

## RGGI Climate Investments – MHDZEVs funded by NJ ZIP:

ZIP Phase	Applications Reviewed	Approved Vouchers	Funding for pending/delivered vehicles	Funding Disbursed to Date	Vehicles on Road
Phase 1	276	237	\$12,412,750	\$12,412,750	134
Phase 2	226	130	\$38,156,550	\$9,817,300	94
Total	502	367	\$50,569,300	\$22,230,050	228



Distribution of Phase 2 pending/delivered vehicles	
Class 2b	21
Class 4	89
Class 6	10
Class 7	4
Class 8	154
Total	278



# NJ ZEV Financing Program Overview

## *What is NJ ZEV Financing?*

The New Jersey Zero-emission Vehicle Financing Program is a first come, first served **low-interest rate loan program** for NJ commercial and industrial organizations seeking financing for new, zero-emission medium-and-heavy-duty vehicles.

## *What is the purpose of the program?*

Provide **financing for up to 100% of eligible vehicle costs** for commercial and industrial vehicle operators to adopt zero-emission vehicles. **Can be used alongside NJ ZIP or independently.**

## *How much funding will be available for loans?*

Pool of **\$25M total**, with **\$15M set aside for Overburdened Community (OBC) applicants** for one (1) year following Purchaser application launch.

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## Key Changes to Note for Returning ZIP Phase 2 Vendors

- NJ ZIP Phase 3 Vendors must hold a **New Jersey dealer license**.
- Vendor & vehicle eligibility applications will be **rolling** in Phase 3.
- Vendor must provide a **maintenance servicing** location within the state of New Jersey.
- Vendor signs **one-time Vendor Participation Agreement**. No longer signs individual grant agreements with NJEDA and Purchaser.
- **One Vendor application is required for eligibility in both NJ ZIP 3 & NJ ZEV.**
- Vendor will be responsible for **submitting commercial registration materials** for vehicles purchased under NJ ZIP.
- Vendor will be responsible for **installing state-issued telematics devices** prior to vehicle delivery.



# ZIP Phase 3/NJ ZEV Eligibility: Vendor eligibility definitions

## What is an 'approved Vendor'?

A Vendor is a business which **sells eligible new, zero-emission medium and/or heavy-duty vehicles** to the Purchaser (voucher applicant). Vendors can be approved by the program if they apply and are eligible, by:

- Being a **licensed vehicle dealer in New Jersey**

- +

- Providing a **valid NJ tax clearance certificate**

- +

- Agreeing to the Vendor Code of Conduct & **signing Vendor Participation Agreement**

- +

- Providing **registration support** to Purchaser, **installing telematics** before vehicle delivery, and **recording a lien** on behalf of NJEDA (if applicable for NJ ZEV program)

## ZIP Phase 3/NJ ZEV Eligibility: Vendor eligibility definitions (con't)

### *What does 'licensed NJ vehicle dealer' mean?*

If your organization is making the sale to the customer and intends to redeem the voucher, you are required to **hold and submit proof of a valid NJ dealer license**.

In order **to maintain eligibility** in the program, Vendors will be required to provide a **valid tax clearance certificate** listing NJ EDA (every 180 days) and respond to an **annual legal questionnaire**.

### *Where can I learn more about becoming a dealer?*

You can learn more on the NJ MVC website at:  
<https://www.nj.gov/mvc/business/dealership.htm>

[Application Package](#)

### *Other options for OEMs:*

Manufacturers may sell vehicles partnering through existing licensed NJ dealerships.



# NJ ZIP Phase 3/NJ ZEV Eligibility: Vendor eligibility definitions (con't)

## *What are the Vendor Participation Agreement Terms?*

The full terms will be outlined within the **Vendor Participation Agreement** after approval, but the most critical terms are:

- Agreeing to accept the NJ ZIP voucher as a portion of the vehicle payment by **deducting the total voucher amount from the upfront vehicle cost** charged to the customer.
- Agreeing to **accept financing terms where NJEDA pays the ZEV loan amount** (if applicable) to Vendor following vehicle delivery
- Providing the vehicle(s) as quoted to the customer and **submitting disbursement documentation to NJ EDA** no later than 18 months from NJ ZIP awardee's voucher/loan agreement execution date.
- Providing the documentation and related services (i.e., qualifying warranty, in-state maintenance, where relevant) necessary for Vendor application and to support the functionality of the vehicle(s)

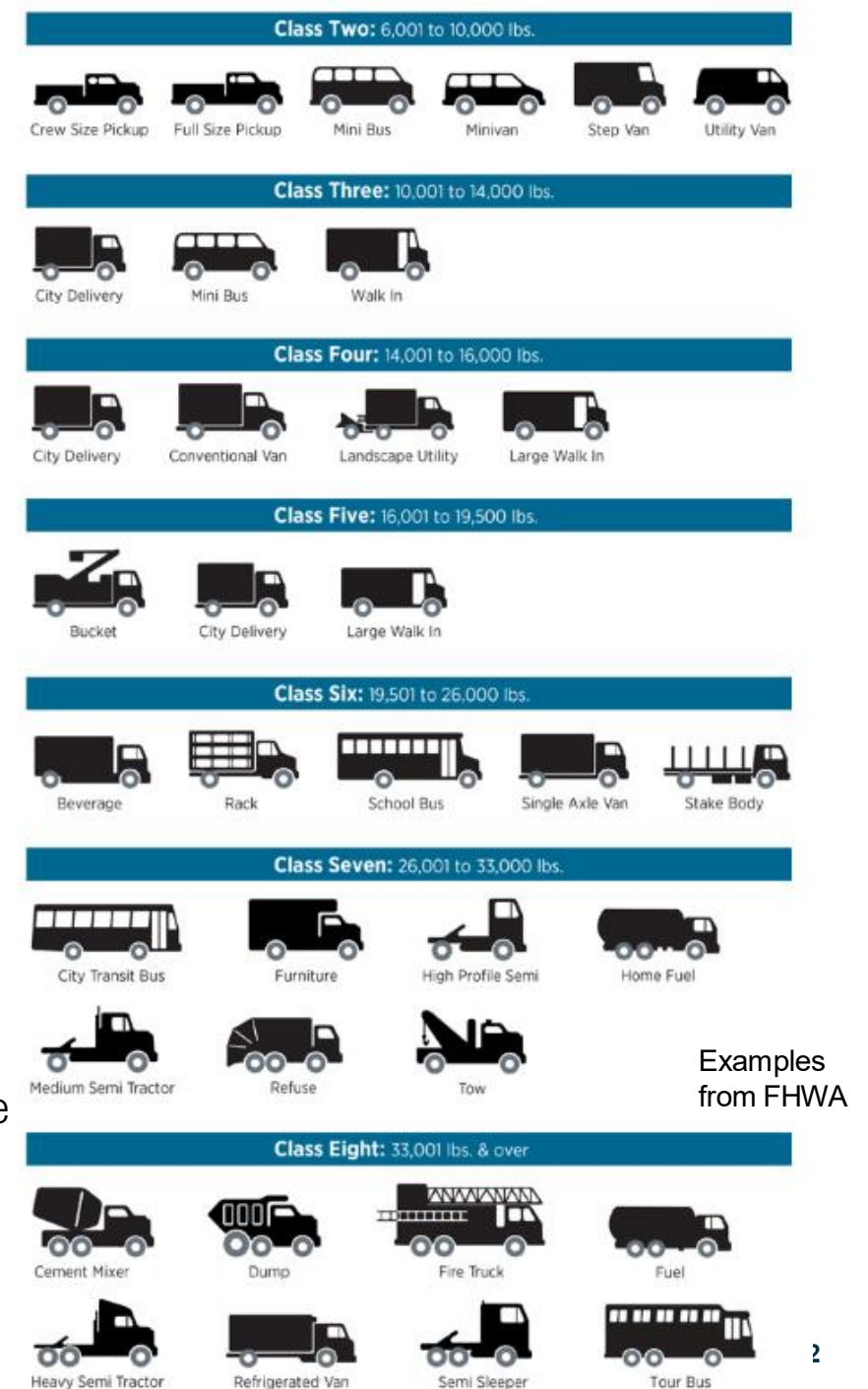
# NJ ZIP Phase 3 Vouchers: Vehicle eligibility and base values

## What are the eligible classes and base voucher?

For NJ ZIP Phase 3 and NJ ZEV, **any ZEV** classified as **Class 2b – Class 8**, by weight (GVWR) is eligible

Vehicle Weight	Base Voucher Amount
Class 2b	\$15,000
Class 3	\$50,000
Class 4	\$65,000
Class 5	\$75,000
Class 6	\$90,000
Class 7	\$135,000
Class 8	\$175,000

- **New, zero emission** trucks, buses, vans, specialty vehicles, etc. are all eligible in these ranges.
- **Retrofits, repowers, used vehicles, and offroad equipment are *not eligible*.**
- Vehicles registered for **personal use are not eligible** for NJ ZIP funds.



# NJ ZIP 3 & NJ ZEV Purchaser Eligibility

## *Which customers are eligible for ZIP3 & ZEV?*

New Jersey commercial, industrial, and institutional\* organizations that are **in good standing and provide valid NJ Tax Clearance Certificate**

+

Purchase **new**, zero-emission medium- or heavy-duty vehicle(s) **from approved Vendor**

+

Maintain **vehicle registration in NJ** and maintain **VMT of 75% or more in NJ** for at **least 3 continuous years** after vehicle delivery per vehicle

## *Does Purchaser have to apply for NJ ZIP to be eligible for NJ ZEV?*

No. NJ ZEV may be applied for **independently or along with NJ ZIP** voucher approval.

\* Please note that while eligible for NJ ZIP, institutional entities are **not** currently eligible for NJ ZEV Financing.

# RGGI Funding Set Asides for Overburdened Community Applicants

## What are Overburdened Communities?

- Census blocks formally designated as **Overburdened** or **Adjacent Communities** per NJDEP's EJMAP tool: [Overburdened Communities | NJ Environmental Justice Mapping, Assessment and Protection Tool \(EJMAP\)](#)

## Overburdened Community Applicants:

1. The Applicant organization's **business address** (property can be owned or leased) is **located within an Overburdened Community** or formally designated Adjacent Community;  
**AND**
2. The Applicant **commits to registering new vehicles** funded via the Program to an Applicant's business located **within an Overburdened Community** or formally designated Adjacent Community.
  - For NJ ZIP Vouchers: 6-month set-aside is **specifically for small business applicants** in overburdened communities
  - **Small business definition:** 25 or fewer full-time employees OR less than \$5M gross annual revenue
  - For NJ ZEV Financing: 1-year set-aside is **for all Overburdened Community applicants** regardless of business size

# ZIP Phase 3 Vouchers: Purchaser Bonuses, Limits, Caps

## ***Stackable applicant bonus criteria for NJ ZIP:***

In Phase 3, the base voucher amount may be increased on a percentage basis per vehicle for each bonus:

- **Small business bonus:** 25% for business with less than \$5M gross annual revenue or 25 employees
- **Certified woman-, minority-, or veteran-owned business bonus:** 4% per qualification
- **School Bus Bonus:** 25% if applicant is purchasing a school bus
- **Small business scrappage bonus:** \$3,000 per MHDV scrapped and replaced

## ***Voucher limits and caps:***

- A voucher, inclusive of any bonuses, **is capped at the total cost of the vehicle purchase price it is applied to.**
- **Charging infrastructure, taxes, registration fees, delivery fees, operating expenses or other costs are not covered by NJ ZIP vouchers.**
- An applicant can apply for multiple vehicles within a single application, however only **one Vendor per application, with total reserved voucher amount capped at \$3M per applicant EIN** each round of funding. *NOTE: Phase 1 or Phase 2 awards do not impact cap for Phase 3.*

# NJ ZEV Financing Loan Terms

## *Low-interest rate loan*

- **Loan Size:** Min. \$50,000 – Max. \$500,000 for 1 or more vehicles (up to 100% of vehicle costs)
- **Loan Term:** 5-years (60 months), beginning upon submission of proof of purchase, delivery, and registration of the financed vehicle (closing).
- Loan **funds disbursed directly to Vendors** following vehicle delivery
- **Fixed Interest Rate:** =  $\frac{1}{2}$  US Treasury 5-year Rate + EDA Risk-based Credit Premium (if applicable)
- Borrowers must pass EDA **underwriting** evaluation before being issued a loan commitment letter



## Example ZIP Voucher & ZEV Loan Calculation

Vendor is selling **(1) Class 5** vehicle to a **certified woman-owned small business**.  
Pre- voucher quoted price of the vehicle provided by Vendor is \$210,000.

$$\text{Voucher breakdown} = (\text{Class 5 base voucher amount}) \times \left( 1 + \left( \frac{\text{Small business bonus}}{\text{Small business bonus}} + \frac{\text{Woman-owned business bonus}}{\text{Woman-owned business bonus}} \right) \right)$$

$$\text{Voucher amount} = (\$75,000) \times (1 + (0.25 + 0.04))$$

$$\text{Voucher amount to be redeemed by Vendor at disbursement} = \$96,750$$

$$\text{Upfront cost to buyer} = \$210,000 - \$96,750 = \$113,250 \text{ with voucher}^*$$

*\*NJ ZEV loan may be used to finance “up to” this remaining amount of vehicle cost (or all \$210K in vehicle costs if the Purchaser did not receive an NJ ZIP voucher)*

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# Single Application Required for NJ ZIP & NJ ZEV Vendor/Vehicle Eligibility

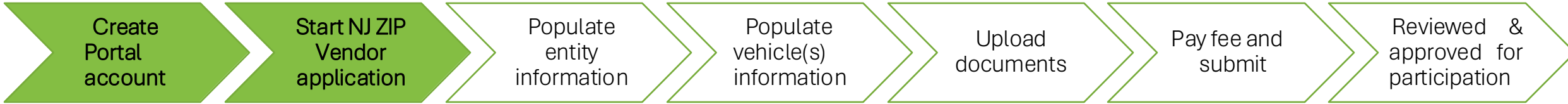
## *When will the Vendor application portal open?*

The application to be listed as an eligible Vendor is anticipated to **OPEN late May / early June 2025**. A date will be finalized shortly and announced **via email and on our NJ ZIP website**.

**ONLY** Vendor applications that are received **in the first month after Vendor applications open will be guaranteed to be listed** (if approved) on the NJ ZIP website **prior to the launch of Purchaser applications**.

After this 1-month window, Vendor applications will be reviewed and approved on a **rolling basis** and updated to the NJ ZIP website periodically.

# Vendor Application Process: Log-in



NJEDA Application Center

[Sign in](#) [Register](#) [Redeem invitation](#)

Register for a new local account

\* Email

\* Username

\* Password

\* Confirm password

[Register](#)

**To create an account / login:**

<https://njeda.powerappsportals.us/en-US/Account/Login/Register?returnUrl=%2F>

NJEDA Online Application Center

Welcome to the NJEDA's online application for the NJEDA Online Application Center. We look forward to help

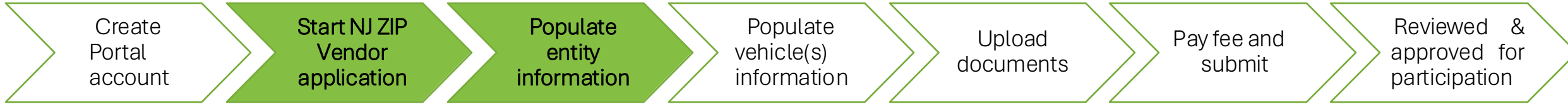
[NJ ZIP Vendor Application](#)

[NJ ZIP Purchaser Application](#)

**To apply, once program is live:**

<https://programs.njeda.com/en-US/>

# Vendor application process: Eligibility & entity



## NJ Zip Vendor Phase 2 Create

### Eligibility

Do you SELL medium and/or heavy-duty zero-emission vehicles (Class 2b - Class 8)?

Are you registered to do business in the State of New Jersey?

Have you reviewed the NJ ZIP Vendor Application Read Me and Walk-thru?

[Next](#)

Home > NJ Zip Vendor Phase 2 Create

## NJ Zip Vendor Phase 2 Create

### Primary Point of Contact

Throughout the life of a project – from application, to approval, to closing, and to certification/servicing – NJEDA will need to engage with various members of your team. This section collects contact information for individuals we may need to speak with as part of this project.

Please provide contact information for the primary point of contact within the applicant company that NJEDA will keep updated on the status of this application.

**NOTE: It is highly recommended that the primary point of contact be the individual that is currently filling out this application. If the primary point of contact is different than the individual that is currently filling out the application, the primary point of contact individual should also create a user name and password on this application portal to receive all future correspondence.**

Salutation

First Name \*

**Entity information includes** name, address, contact(s) information (primary contact, CEO, & any others), EIN, website, business description, NJ tax clearance, legal questionnaire, etc.

# Vendor application process: Vehicles



### Vendor Information

**Does your entity have a minimum of 12 months of experience in zero emission vehicle manufacturing or sales? \***

*Please note you will be asked to upload proof of this experience.*

**Provide link to the Vendor website that indicates eligible vehicle(s) available for sale. \***

**Will all the vehicles sold through NJ ZIP be warrantied for at least 3 years or 50,000 miles? \***

*Please note you will be asked to upload a standard warranty document for the eligible vehicles.*

**Do you have an in-state maintenance plan? \***

*Please note you will be asked to upload a standard in-state maintenance plan for the eligible vehicles.*

**For NJ Manufacturing Bonus Criteria: Are all the vehicles you plan to sell through NJ ZIP 25% or more, by cost, produced within NJ?" \***

*Please note you will be required to provide proof of location, and in state labor & material costs..*

**Are all vehicle in compliance with all applicable state and federal requirements for operation, including the Federal Motor Vehicle Safety Standards (FMVSS) issued by the National Highway Traffic Safety Administration (NHTSA), found in Title 49 of the Code of Federal Regulations (CFR)? \***

*You will be asked to upload a self-certification of this claim, on company letterhead and signed by the authorized party.*

Standard eligibility and indication of standard documentation


# Vendor application process: Vehicles (con't)



Vehicles

Vehicles

Please create a minimum of one qualifying vehicle record below. Vehicles should be differentiated by make, model (including model year), use case, and body type. If your entity has a vehicle model that has two different range options that impacts MSRP, indicate the range or capacity in the model name and create two different vehicle records.

 [+ Create](#)

Name ↑	Account	Vehicle Make	Vehicle Model	Is 25% or more of vehicle produced within NJ?	Is the vehicle a zero emission vehicle?	What is the vehicle type?	What is the vehicle weight?	Created On
--------	---------	--------------	---------------	---	---	---------------------------	-----------------------------	------------

Pro-tip: Only (1) vehicle is necessary to submit application, and Vendors can add vehicles at any time. *However*, it is recommended that any vehicles Vendor anticipates selling during this pilot are added upfront – these vehicles are what display to customers on our website.

Standard vehicle info; spec sheets, warranty info, vehicle picture, and standard charging solution details

Create

Save

General Information

Vehicle Make \*

Vehicle Model (if custom, indicate in lieu) \*

Vehicle Model Year \*

Is the vehicle a zero emission vehicle? \*

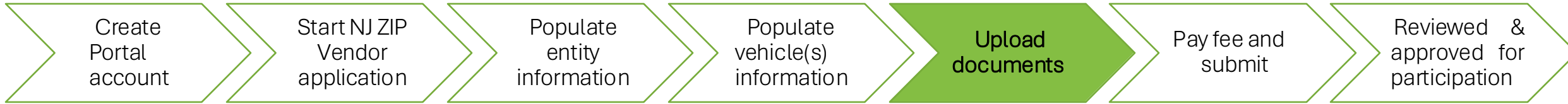
For the purposes of this program, a zero emission vehicle is defined as "a vehicle that emits no tailpipe pollutants from the onboard source of power, such as particulates, hydrocarbons, carbon monoxide, ozone, lead, and various oxides of nitrogen."

What is the vehicle weight? \*

What is the vehicle type? \*

Will body build out be included in this vehicle? \*

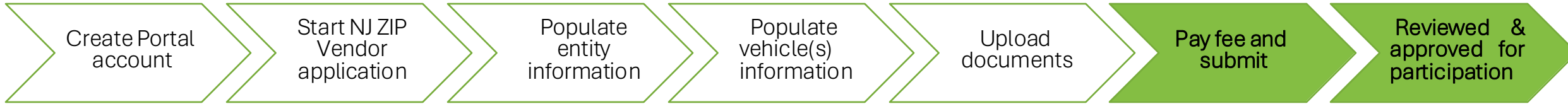
# Vendor application process: Documentation



- **NJ Dealer License:** NJ Motor Vehicle Commission (MVC) Dealer License Certificate, completed Dealer Registration Form (MVC Form DL-1), NJ Vehicle Dealer Registration Plate, signed Franchise Agreement with a manufacturer for new vehicle dealerships, proof of annual dealer license renewal may also be submitted.
- **Tax Clearance Certificate:** listing NJ EDA as requesting agency
- **In-state maintenance plan:** Mandatory plans to provide maintenance in-state for ZIP/ZEV customers
- **Per vehicle:**
  - **Image of vehicle and specification sheets:** Must corroborate vehicle claims, at a minimum including image of vehicle (rendering or picture), Make, Model, Model year, Vehicle weight, Vehicle type, MSRP base value
  - **Vehicle warranty:** indicating at a minimum 3 years/50,000 miles of coverage for parts & labor
  - **Charging/fueling plan:** Specs for typical charging solution compatible with vehicle



# Vendor application process: Submission and approval



- **Complete legal questionnaire** signed by a principal executive officer at least the level of VP
- Agree to be bound by electronic signature & **certify accuracy of application**
- Vendor **pays \$1,000** non-refundable application fee and **submits application**
- NJEDA reviews application and, if Vendor is eligible and has provided the necessary documentation, **sends an approval email/letter notification to the Vendor with next steps**
- Following approval notification, **Vendor signs Vendor Participation Agreement** to be listed as an eligible Vendor for NJ ZIP Phase 3 and NJ ZEV on NJEDA website
- As vehicles are approved as eligible, they will become available to Purchasers who select that Vendor within their application.

NOTE: Vendor only needs to be approved once, but **will be responsible for providing necessary documentation to maintain eligibility** (tax cert, legal reviews, etc.)

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# Purchaser application process: Overview for Vendors

## How does a Purchaser apply for vouchers?

>> Purchaser application launch anticipated for fall 2025 <<

1. Purchaser finds and selects an **eligible Vendor and eligible vehicle(s)** made available and procures a quote / contingent PO
2. *Change for Phase 3* 📣 Vendors no longer initiate voucher application for Purchaser 📣

**Purchaser completes and submits application for vehicles along with quote from eligible Vendor**

+ pays **\$500** application fee (NJ ZIP) *and/or*

+ pays **\$250** application fee for (NJ ZEV)

3. NJ EDA reviews application and, if confirmed eligible and funds are available, voucher and/or loan is approved. **Purchaser receives approval letter notification with PROD-#, total approved award amount\*, and next steps via email.**

\*May not exceed total purchase price of vehicle(s).

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## Post-Application Process Flow

1. **Purchaser executes NJ ZIP Voucher Agreement** with NJ EDA listing chosen Vendor, and/or receives **NJ ZEV Commitment Letter** (additional \$250 commitment fee applies)

2. Both **Purchaser and Vendor will receive an email outlining next steps** at this time

*NOTE: NJ ZIP Voucher funds are reserved for **no longer than 18 months** starting the date of the executed agreement for NJ ZIP, or 18 months from NJ ZEV commitment letter date*

3. Within 18 months, Vendor fulfills vehicle PO, **reducing upfront cost of vehicle by voucher and/or honoring loan commitment.**

4. Vendor registers vehicle(s), installs telematics, and delivers vehicle(s) to Purchaser.

*NOTE: Vehicle leasing permitted, but **lessor is NJ ZIP applicant, not lessee***

5. **Vendor submits disbursement request & relevant docs via secure PROD-# link**

6. NJEDA reviews submission and, if all relevant documents have been submitted and program obligations were met, **voucher and/or loan is paid out to directly to Vendor via ACH.**

# Ongoing Responsibilities Under the Program

**Compliance monitoring:** As a requirement of the voucher funding, **Purchaser and Vendor** will respond to NJEDA's audit requests as needed to confirm post- award compliance and inform future program design. Purchaser will be required to maintain NJ registration, telematics installed and operate 75% of vehicle miles traveled (VMT) for 3 years following vehicle delivery.

ZEV loan payments begin from the Purchaser to EDA after vehicle delivery

## **Abiding by Vendor Code of Conduct/Vendor Participation Agreement:**

Including but not limited to providing the agreed-to vehicle, having in-state maintenance facilities and providing warranty

## **Vehicle Delivery and Disbursement Request:**

Vendor must deliver vehicle, request disbursement, and submit documentation, including executed PO, proof of registration, delivery, proof of scrappage (as applicable), and updated tax clearance certificates as needed within 18- month voucher reservation term. A ten-day cure period will be provided following staff review of documents.

- ***Vendors are strongly advised to maintain up to date documents and secure all necessary documents from Purchaser prior to delivery.***
- Purchaser and Vendor tax clearances expire every six months; Vendor legal review expires annually. Obtaining and/or correcting these documents can take time and delay disbursement.

*NOTE: Partial disbursements are permitted for ZIP and ZEV if vehicles are delivered at different times*

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# Reference materials... Links for NJ State documents & Application

## How to obtain NJ tax clearance certificate (listing NJ EDA):

[https://www16.state.nj.us/NJ\\_PREMIER\\_EBIZ/jsp/home.jsp](https://www16.state.nj.us/NJ_PREMIER_EBIZ/jsp/home.jsp)

## NJ ZIP/NJ ZEV info and updates:

<https://www.njeda.gov/njzip/>

<https://www.njeda.gov/njzevfinancing>

## Application portal:

To create an account / login:

<https://njeda.powerappsportals.us/en-US/Account/Login/Register?returnUrl=%2F>

## To apply:

To apply once program is live:

<https://programs.njeda.com/en-US/>

## Telematics info:

Search support for makes and models:

<https://www.geotab.com/ev-makes-models/>

### Detailed Instructions—

#### New PBS Users ONLY

To open a PBS account (including a My New Jersey account, if you don't already have one)

- Click **New Users Only Create an Account**

If you already have a PBS account,

click **Existing Users Log On**.

**DO NOT START A NEW ACCOUNT.**



*NOTE: If you have applied for but have not yet received State documents, **provide receipts that demonstrate the attempt to obtain the missing documents at time of application.** The required missing documentation must be submitted before approval.*



# NJZIP Help Desk – Rutgers VTC

The Voorhees Transportation Center, in partnership with NJEDA, operates the NJZIP Help Desk.

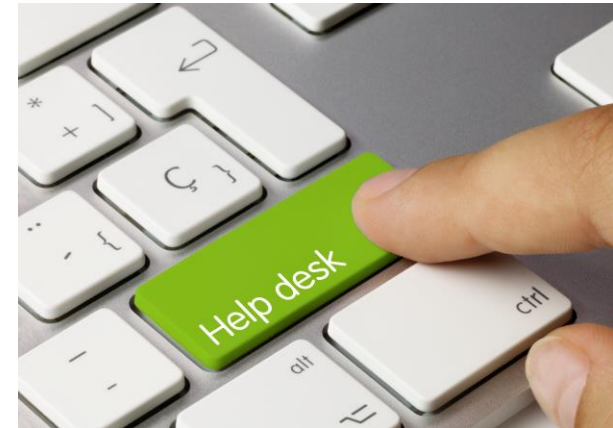
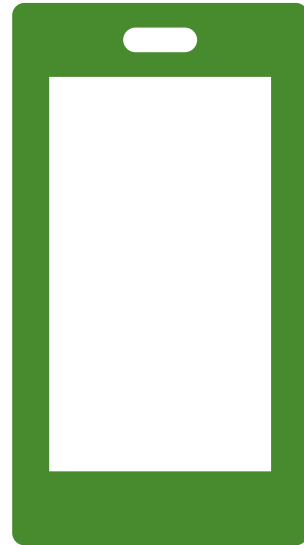
The Help Desk is available to support Vendors through the application process and offer guidance on any questions.

- Ongoing live information sessions
- Dedicated resource website
- Phone and text support for one-on-one assistance



# How to reach the NJZIP Help Desk

- Website: <https://vtc.rutgers.edu/njzip/>
- Email: [njzip-help@ejb.rutgers.edu](mailto:njzip-help@ejb.rutgers.edu)
- Phone: 732-790-0663 M-F 9am-5pm



***Thank you!***

***Please enter any questions in the Q&A chat box***



NJ ZEV  
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## **Q&A**

*Unanswered questions will be included in the FAQs on our website(s)*

*<https://www.njeda.gov/njzip/>*

*<https://www.njeda.gov/njzevfinancing/>*