A. Age of Housing

According to published documentation,[1] there were a total of 4,938 housing units in Gloucester City at the end of 1993. This consisted of 4,934 housing units, as reported in the 1990 Census, and a net increase of 4 new units constructed between 1990 and 1993, as reflected in the DVRPC Building Permit Reports. As shown in Figure H-2, entitled "Age of Housing Stock," 58% of all housing (2,871units) was constructed before 1940 and is over 55 years of age. This Figure also shows that less than 14% of the municipal housing stock was constructed in the last 35 years, with the greatest bulk of construction occurring between the period of 1960 to 1979.

A high proportion of housing that is over 50 years old is an indicator both of the historic character of the municipality as well as of the potential for housing problems, such as deteriorating buildings, overcrowding, and substandard utility services.

Not surprisingly, the greatest concentration of these older housing units are in those Census Tracts generally lying west of the Conrail right-of-way. Over 80% of the housing in Tract 6049 (81%) and 75% of the housing in Tract 6050 were constructed in 1940. The older housing found in these two Tracts accounts for over 59% of the housing constructed in the City prior to 1940.

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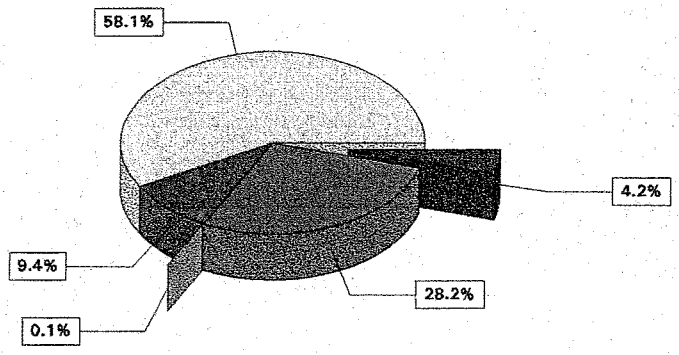
[1] 1990 Census of Population and Housing and 1990-1993 DVRPC Building Permit Reports.

FIGURE H-2

AGE OF HOUSING STOCK
GLOUCESTER CITY, NJ



YEAR BUILT

Pre-1939	1960-1979	1990-1993
1940-1959	1980-1989	

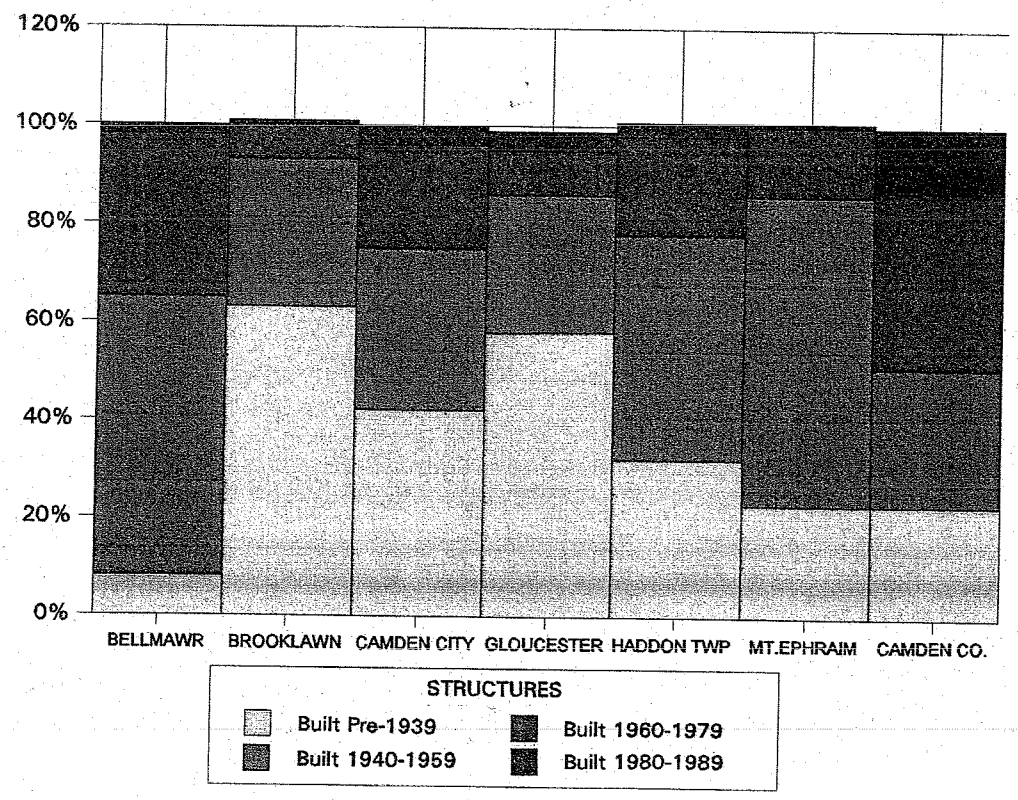
SOURCE: 1990 CENSUS OF POPULATION AND HOUSING AND 1990-1993 DVRPC BUILDING PERMIT REPORTS
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

Fifty-eight percent of the housing stock is over 50 years in age. A net increase of four units were constructed between 1990 and 1993.

Figure H-3 compares census data regarding the Age of Housing Stock for the City of Gloucester City, with housing in surrounding communities and Camden County in general. As portrayed in the figure, only Brooklawn has a higher percentage of housing constructed prior to 1939 than does Gloucester City. This figure also shows that for the surrounding communities, a majority of their housing was generally constructed over the 40-year period between 1940 to 1979. Countywide, almost half the housing (49%) has been constructed since 1960. Conversely (as previously indicated), less than 14% of the municipal housing stock has been constructed in the last 35 years. This is probably due to the lack of undeveloped or re-developable residential land.

FIGURE H-3

COMPARISON OF HOUSING STOCK AGE GLOUCESTER CITY, SURROUNDING MUNICIPALITIES, AND CAMDEN COUNTY



SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

Gloucester City has a higher proportion of housing over 50 years in age than all surrounding communities, except for Brooklawn.

B. Housing Conditions

To determine the need for new housing to serve the residents of the City, it is important to know the condition of the existing housing stock in the municipality. The presence of a significant amount of substandard housing is indicative of a community where one or more neighborhoods are in decline and in need of a substantial funding commitment to check ongoing deterioration. This is established through documented sources (e.g. census data) and surveys of conditions.

In determining indigenous housing needs on a statewide basis, the New Jersey Council on Affordable Housing (COAH) utilizes the following indicators to determine deficient housing conditions:

- Age of housing stock (housing over 50 years old)
- Overcrowding (more than 1.01 persons per room)
- Kitchen facilities (shared or lack of kitchen facilities)
- Heating (nonstandard fuel or no fuel)
- Sewer (absence of sewer, septic or cesspool)
- Water (absence of water connection or well)
- Telephone (no phone)

At least two of these indicators must be reported for a unit to be considered deficient.

Some of the indicators used by COAH are reported as part of the 1990 Census Data. Unfortunately, the Census does not track all of these indicators. Furthermore, much of the available census information is not published on a Census Block or Census Tract level in order to preserve the privacy of respondents. According to available census data, the following indicators of substandard housing conditions are found in Gloucester City:

FIGURE H-4

PUBLISHED INDICATORS OF SUBSTANDARD HOUSING CONDITIONS
GLOUCESTER CITY, NJ

HOUSING QUALITY VARIABLE	SUBSTANDARD CONDITION	# OF REPORTED OCCURRENCES IN GLOUCESTER CITY
Age of Housing	Over 50 years old	2871
Kitchen facilities	Non exclusive or incomplete	69
Overcrowding	2.01 or more persons per room[2]	97

SOURCE: 1990 CENSUS ON POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

[2] 1990 Census data reports the incidence of greater than 2.01 persons per room. The indicator used by COAH is 1.01 or more persons per room, therefore there may be more overcrowded units than indicated in this Figure.

Although the Census information on housing deficiencies is incomplete, this table does provide a "minimum basis" for estimating the occurrence of substandard housing in Gloucester City. It is assumed that only two indicators will be present in any one unit. Using this assumption, an estimate of the minimum substandard units can be made by subtracting the most frequently occurring indicator, which in this case is the 2,871 units over 50 years old, from the total of all reported indicators (3,030). This calculation results in an remainder of 166 occurrences which can be considered the minimum number of substandard units. This represents approximately 3% of the housing stock in the community.

An estimate of housing conditions can also be established based on background materials prepared for the City's Neighborhood Preservation Program (NPP). According to a windshield survey conducted and included in the NPP Year 1 Work Program[3], 100% of the housing in the NPP target area was built before the turn of the century (and is over 50 years old) and 14% is rated as being in poor condition. If it is assumed that the same ratio of housing quality holds true for all of the housing stock over 50 years in age, then it can be estimated that there are 402 substandard housing units in Gloucester City (2,871 units over 50 years old multiplied by 0.14). This estimate is probably closer to the existing conditions than the information available from the Census.

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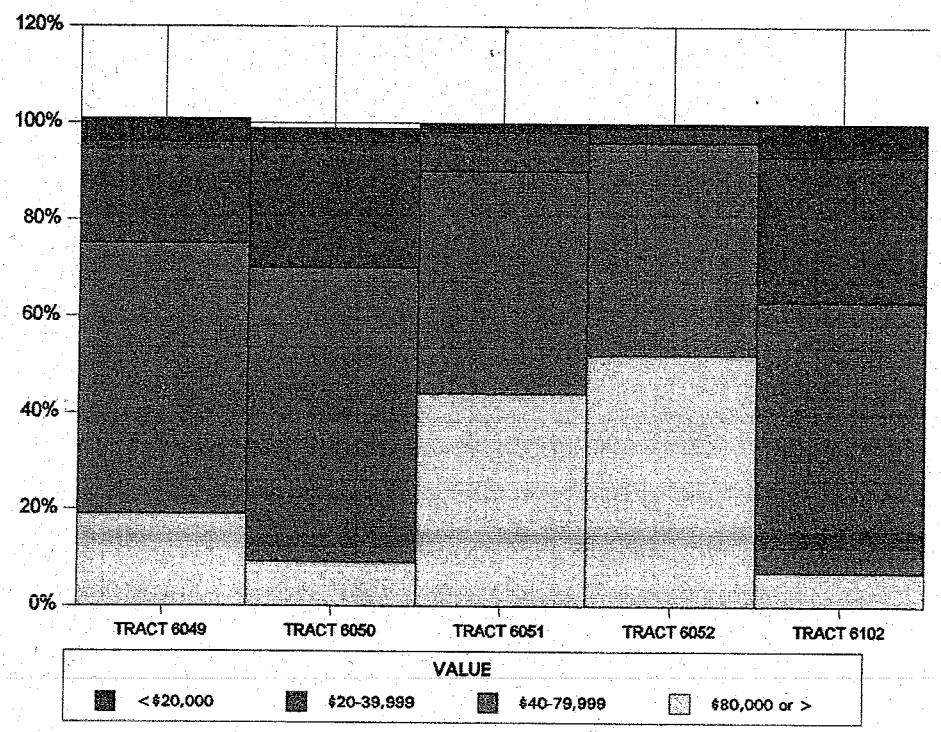
[3] Eller, Joan. *"Gloucestertowne Neighborhood" Year 1 Work Plan*, Gloucester City Neighborhood Preservation Program (March 16,1994).

C. Purchase or Rental Value

Figure H-5 shows the value of specified owner-occupied housing units, both City-wide and on an individual Census Tract basis, as reported in the 1990 Census.

FIGURE H-5

VALUE OF SPECIFIED OWNER OCCUPIED UNITS
GLOUCESTER CITY, NJ



SOURCE: 1990 CENSUS
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

Slightly over one-half (52%) of the housing stock in Gloucester City is valued between $40,000-$80,000.

As shown in Figure H-5, slightly more than one-half the housing stock in Gloucester City (52%) has a value of between $40,000 to $80,000. This figure also shows that homes valued under $40,000 comprise approximately 19% of the total housing stock of the municipality. This is double the percentage of Camden County and generally more than three times that of nearby communities. Units with a value of less than $40,000 occur more frequently in the census tracts located west of the Conrail line (Tracts 6049, 6050 and 6102) than they do in the remainder of the City.

The median housing value of Gloucester City as reflected in the Census data is $63,100. The highest median value is reported in Tract 6052 at $81,400 and the lowest value in Tract 6102 at $46,100.

The median rent reported in the Census for Gloucester City is $375 per month. This is significantly lower that the median reported for Camden County ($439) and nearby communities (ranging from $405 to $435), but is comparable as a percentage of median household income spent for this housing cost (16%).

TRACT 6049

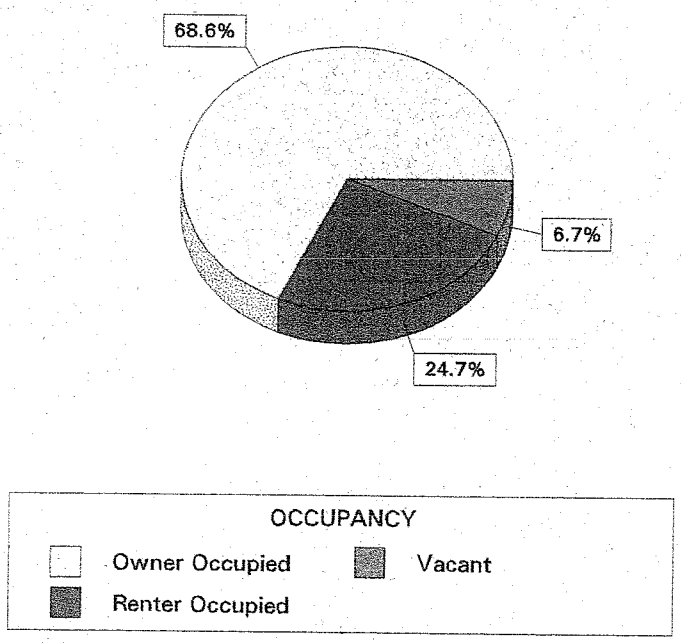
D. Occupancy Characteristics

The characteristics of housing occupancy in a community are an indicator of its well-being. Generally, a very high percentage of owner-occupancy and/or long-term residency in an individual unit (either by an owner or tenant) are considered evidence of a stable, healthy community. Conversely, a high percentages of rental units or a high turnover of tenancy are considered symptoms of communities in decline.

The 1990 Census reported a total of 4,934 housing units in Gloucester City. As shown in Figure H-6, almost 69% were owner-occupied, nearly 25% were renter-occupied, and the remainder were vacant. Excluding units reported as vacant, owner-occupied housing represented 74% of occupied units in the municipality.

FIGURE H-6

HOUSING OCCUPANCY CHARACTERISTICS
GLOUCESTER CITY, NJ



SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

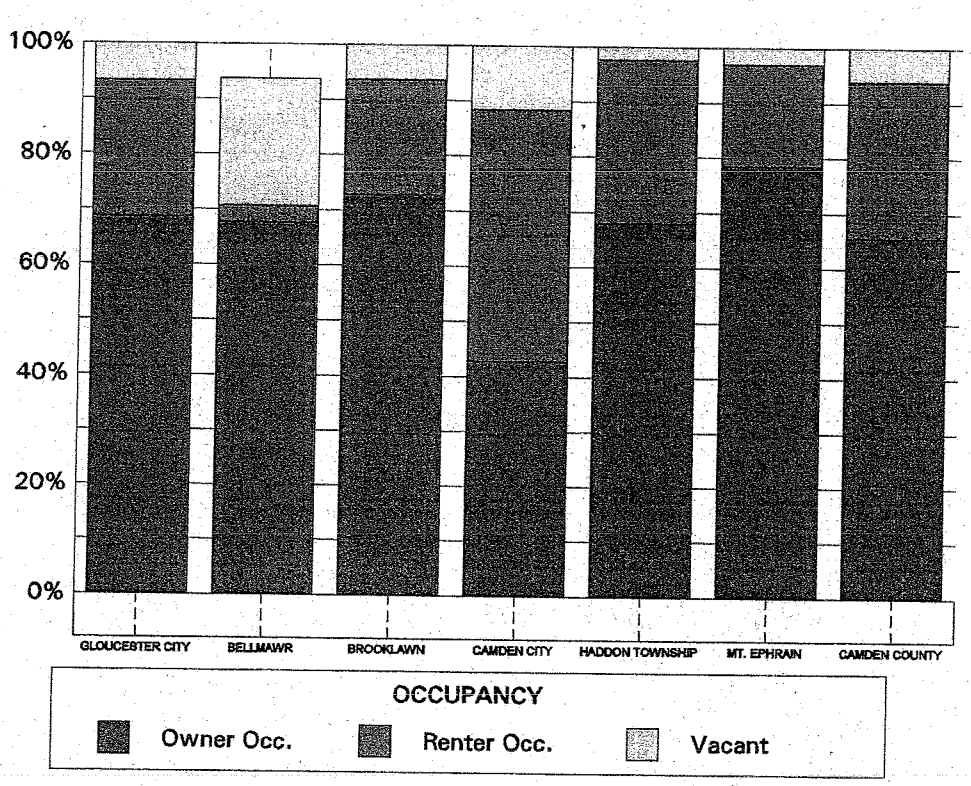
Gloucester City is a stable community with over 69% owner-occupied housing.

Not surprisingly, the Census Tracts with the highest percentage of renter-occupied units were Tract 6102, where the senior citizens housing complex (operated by the Gloucester City Housing Authority) is located, and Tract 6052, where several garden apartment complexes and a trailer park are located. The concentration of rental units in Tract 6052 (which encompasses the area bounded by Conrail, Market Street, Route 130, the South Branch of Newton Creek, and the municipal boundary) points to the potential for community instability and deterioration and the need to increase Code Enforcement efforts to maintain housing quality.

Figure H-7 compares the housing occupancy characteristics of Gloucester City with that of surrounding municipalities and Camden County. This figure shows that the level of owner-occupancy is comparable to surrounding municipalities with the exception of Camden City, which has a significantly lower owner-occupancy rate. Gloucester City's owner-occupancy is also slightly higher than Camden City's owner-occupancy rate (65%). The 6.7% vacant units in Gloucester City is higher than all municipalities (with the exception of the 11.6% in Camden City), and the 6% for Camden County as a whole.

FIGURE H-7

COMPARISON OF HOUSING OCCUPANCY CHARACTERISTICS GLOUCESTER CITY, SURROUNDING MUNICIPALITIES, AND CAMDEN COUNTY



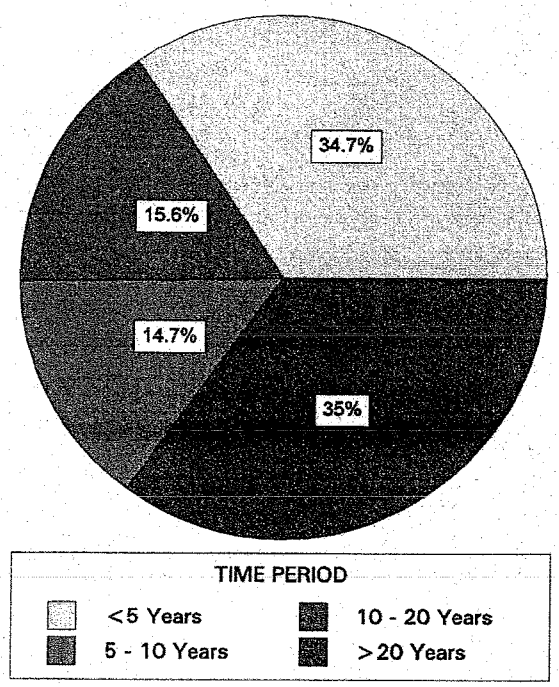
SOURCE: 1990 CENSUS OF POPULATION AND HOUSING
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

Gloucester City has a higher percentage of owner-occupied housing than Camden County and surrounding communities.

Figure H-8 shows the tenure of householder occupancy of all occupied units in Gloucester City. As indicated in this figure, only 35% of the households were reported as residing in their units for 5 years or less at the time of the 1990 Census, and over 50% reported living in the same unit for over 10 years. Over 65% of all households occupied their residences for over 5 years, which is significant evidence of a stable community structure.

FIGURE H-8

HOUSEHOLDER TENURE
ALL OCCUPIED UNITS
GLOUCESTER CITY, NJ



SOURCE: 1990 CENSUS OF HOUSING AND POPULATION
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

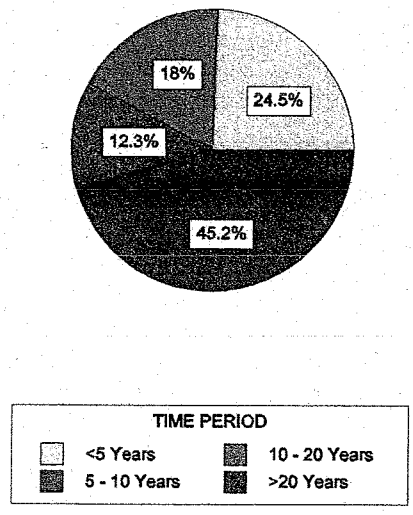
Over 65% of all households have occupied their residences for over 5 years, which is significant evidence of a stable community structure.

Figures H-9 and H-10 separate the housing tenure into two parts, one indicating the tenure of owner-occupied units (Figure H-9), the other indicating that of renter-occupied (Figure H-10) units.

As indicated in Figure H-9, owner-occupied tenure is relatively stable, with slightly less than 25% of home owners residing in their units for five years or less. This should be considered normal to slightly above normal, even though relatively few housing units were developed and considering the turnover of occupancy that occurs as a result of in and out migration and death. A low turnover in owner-occupied housing (less than 25% of homeowners residing their units for five years or less) is the key to stability.

FIGURE H-9

HOUSEHOLDER TENURE
OWNER-OCCUPIED UNITS
GLOUCESTER CITY, NJ



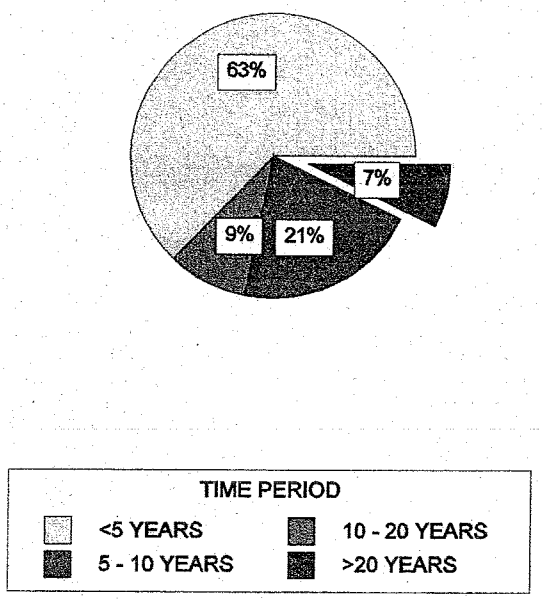
SOURCE: 1990 CENSUS OF HOUSING AND POPULATION
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC.. (MAY 1995)

A low turnover in owner-occupied housing (less than 25% of homeowners residing in the unit for five years or less) is the key to stability.

The tenure of renter-occupied units is much different than the owner-occupied housing pattern. As shown in Figure H-10, 63% of the renter households had been in their units for five years or less at the time of the Census. This high turnover of population does not reflect a stable rental community in Gloucester City. The Census data indicated that on a tract level, renters weremore likely to occupy a unit longer in Tract 6052, where 24% of rental households had occupied the same unit for 10 years or longer. In other Census Tracts, the percentage of renters occupying units for a minimum of 10 years was no higher than 18%, and was generally closer to 10% of the population.

FIGURE H-10

HOUSEHOLDER TENURE
RENTER-OCCUPIED UNITS, GLOUCESTER CITY, NJ



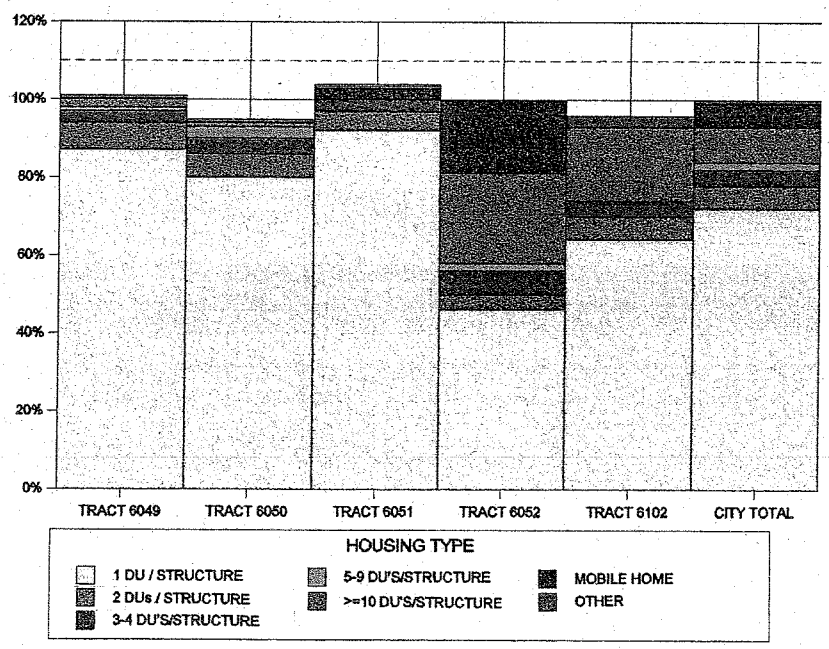
SOURCE: 1990 CENSUS OF HOUSING AND POPULATION
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

A high percentage of short-term tenancy (63% less than 5 years) indicates little connection with the community, which is a destabilizing factor.

E. Housing Types

Figure H-11 shows housing unit types on a Citywide basis and also by individual Census Tracts. As reflected in this figure, 72% of the units in the City are reported as being a single-unit structure, with less than 10% of the housing being multi-family structures containing 10 or more units. In reviewing this on a Census Tract basis, it is not surprising that the greatest concentration of multi-family units, as well as mobile homes, occurs in Census Tract 6052, since this area encompasses an existing concentration of these uses along the Route 130 corridor. The existing pattern of development in Gloucester City indicates that a majority of the single-unit structures in the area west of Tracts 6051 and 6052 would be single-family, detached dwellings.

FIGURE H-11
COMPARISON OF HOUSING UNIT TYPES BY CENSUS TRACT
GLOUCESTER CITY, NJ

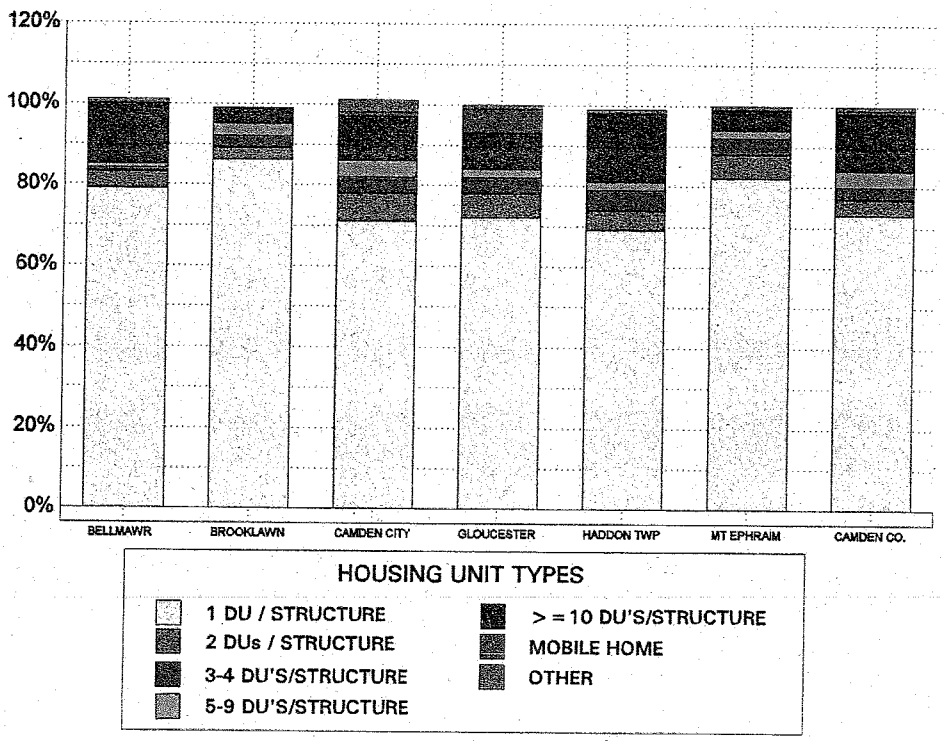


SOURCE: 1990 CENSUS OF HOUSING AND POPULATION
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (MAY 1995)

Citywide, there is a high percentage of single-family units. The greatest concentration of multi-family units and mobile homes is along Route 130.

Figure H-12 compares housing types in Gloucester City with surrounding communities and Camden County. As reflected in this figure, the proportion of single-unit structures in Gloucester City falls within the range of comparable structures reported in other communities and is approximately the same as the County-wide total. The number of structures containing 10 or more units in Gloucester City is less than the county-wide average of 14% and also lower than the percentage reported for Bellmawr (15%), Camden City (11%), and Haddon Township (17%).

FIGURE H-12
COMPARISON OF HOUSING UNIT TYPES
GLOUCESTER CITY, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY



SOURCE: 1990 CENSUS OF HOUSING AND POPULATION
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC.(MAY 1995)

The percentage of single-family structures in Gloucester City is comparable with Camden County, Camden City and Haddon Township, but less than Bellmawr, Brooklawn and Mt. Ephraim.

F. Housing Density West of Broadway

The historic pattern of development in Gloucester City has resulted in significant variation in density on a per block basis, as well as variation in the age of the housing stock. The density of housing in the area west of Broadway is a reflection of this, where one can find single-family, attached dwellings or row houses on generally small, narrow lots, commonly found in sizes ranging from under 1,000 s.f. to approximately 1,800 s.f. The density development in these areas varies from a high of over 38 units per acre on Block 19 (bounded by Essex Street, Willow Street, Morris Street and King Street) to a low density of 7 units per acre on Block 28 (bounded by Mercer Street, Willow Street, Middlesex Street and Kings Street) and Block 62 (bounded by Cumberland Street, Joy Street, Ridgeway Street and Atlantic Street). It should be noted that the density indicated in Figure H-13 is on a gross basis incorporating all land within the boundaries of the block and is not strictly based on the area occupied by residential structures.

Figure H-13 further illustrates that the "average" density of sample blocks surveyed is approximately 16 units per acre (15.95 DU per acre), the approximate density found in most new, successful townhouse developments. A significant difference between the new townhouse projects and the existing pattern of development in Gloucester City is that there is a more consistent density throughout a project (parcel size for individual units generally are not less than 1,500 s.f.) and modern units are provided with off-street parking either as a garage incorporated into the building design, driveway space, or designated off-street parking area. By contrast, opportunities for off-street parking are significantly limited in the more historic areas of Gloucester City.[4] West of Broadway residential densities range from less than 10 to over 35 units per gross acre. Narrow streets and the lack of off-street parking contribute to the sense of congestion in this area.

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[4]On-street parking congestion is discussed in more detail in the Circulation Plan element.

FIGURE H-13
ANALYSIS OF DEVELOPMENT DENSITIES ON SAMPLE BLOCKS LOCATED WEST OF BROADWAY GLOUCESTER CITY, NJ

CENSUS TRACT	CENSUS BLOCK	TAX BLOCK	TOTAL AREA[5]	TOTAL D.U.'S	D.U. DENSITY D.U.'S/AC
6049	304	7	0.885 AC	12	13.56
6049	310	15	1.074 AC	17	15.83
6049	316	19	0.472 AC	18	38.14
6049	321	25	1.798 AC	39	21.69
6049	404	28	0.489 AC	7	14.31
6049	412	41	1.60 AC	44	27.50
6049	413	40	1.064 AC	16	15.04
6050	106	57	1.54 AC	34	22.01
6050	110	55	1.023 AC	22	21.51
6050	117	62	0.749 AC[6]	7	9.35
6050	122	68	1.77 AC	21	11.86
6050	124	66	1.846 AC	28	15.17
6050	205	74	1.230 AC	39	31.71
6050	212	82 (PART)	1.321 AC	13	9.84
6050	215	87	1.080 AC	11	10.19
6050	313	95	1.842 AC	13	7.06
6050	317	96	1.608 AC	18	11.19

West of Broadway residential densities range from less than 10 to over 35 units per gross acre. Narrow streets and the lack of off-street parking contribute to the sense of congestion in this area.

[5] Total area calculated from tax assessment map of the City of Gloucester City (remington and Vernick 1995) and includes any parcels occupied by commercial or non-residential uses unless specifically noted.

[6] Excludes 1.1409 AC occupied by the Gloucester City Board of Education.

III. Projection of the Municipality Housing Stock

A. Building Permit Data

According to published building permit records, the recent trend for new residential construction in Gloucester City has been almost negligible. Building permit data for the period of 1990 through 1993 (the most recent year available), shows that permits have been issued for the construction of seven (7) new housing units and permits have been issued to demolish three (3) existing structures. This leaves a net increase of four (4) housing units over the four year period or approximately one (1) dwelling per year. This lack of residential development activity can be directly attributable to the absence of land zoned residential that could be developed in Gloucester City.

B. Vacant Land Inventory/Probable Future Construction Trend

To assess the potential trends of future development of residential properties, the first step is to have a comprehensive inventory of the vacant land. According to the tax assessor's records, there are a total of 317 individual parcels of vacant non-publicly owned land. Through cross-checking and analysis on an individual block-by-block basis, our review has found that roughly one-half of the vacant lots listed (160 line items) are held in common ownership with an adjoining, developed lot. Based on the pattern of ownership that resulted, it was clear that these individual parcels are utilized in conjunction with the developed land and clearly serve as an accessory area (either a yard space, parking/storage area, etc.). The remaining vacant privately owned parcels were then plotted on a map of Gloucester City, along with all vacant land identified on the assessor's records as being owned by the City, another governmental agency or quasi-public organization. ~~The resulting vacant tracts of land~~ are visually portrayed on Figure ~~H-14 entitled "Vacant Land Inventory."~~

~~As reflected on this map,~~ Much of the vacant land in the City, both publicly and privately owned, generally occurs in relatively small, scattered parcels which are principally concentrated in the area west of Broadway. The exceptions which can be found ~~on the map~~ are parcels that are either owned by industrial companies (e.g. Holt Cargo Systems Inc. owns the vacant land mapped as Block 11) or are located in an industrial area (e.g. vacant land in the "Gloucester Point" area).

Given the absence of significant tracts of vacant, developable land, future construction of housing in Gloucester City will reasonably occur only as a result of in-fill development by individual property owners or through redevelopment actions by the City to create usable development parcels. At this time, there are two parcels that are suitable for redevelopment to create new housing in Gloucester City. These properties are: "Hunter Street Tract" (bounded by Powell Street, 6th Street, Division Street and 5th Street) and the land located between the Gloucester City Fire Department and the Mill Block (bounded by Hudson Street, King Street, Burgon Street, and Ellis Street).

Regarding the "Knitting Mill Tract," the City has been working with a design team on schematic drawings for the redevelopment of this area. The most recent drawings available (dated 11/1/94) called for the development of approximately 51 units of "inner generational housing" on the site (located on Blocks 80 and 86) and a community center/open space area on the site of the former Jersey Avenue Courts on Block 94.01. The intensity of development that is proposed for the residential portion of this site would be approximately 17 units per acre, which fits into the general character of the area west of Broadway.

If the City is unsuccessful in developing inner-generational housing on this site, it is recommended that the City negotiate and enter into an agreement with a private developer to allow the land to be redeveloped as owner-occupied market housing. This can be accomplished with fewer subsidies on the part of the City. In addition, the revenue generated could serve as seed money for a Housing Trust Fund.

C. Probable Future Trends of Low- and Moderate-Income Housing

As reflected above, there is a minimal amount of large tract vacant land suitable for development in Gloucester City. Given this, and the existing demographic characteristics of the municipality, it is not foreseen that a substantial number of new housing units for low- and moderate-income households could be constructed in Gloucester City. Accordingly, future low- and moderate-income housing needs should continue to be addressed through the rehabilitation and upgrade of existing housing that is occupied by households falling into these income categories.