IV. DEMOGRAPHIC CHARACTERISTCS

The analysis of the demographic characteristics of the municipality is an important element of the housing plan since it provides decision-makers with an overview of the characteristics of the community so that they can recommend development of appropriate housing types. Information such as the number and size of existing households, the number of family households vs. non-family households, the age structure of the community (the number of senior citizen households or the number of households with children under age 18), and household income levels are all factors that must be considered in identifying appropriate types of housing and their locality.

A. Household Size

The 1990 Census reported a total of 4,601 households in Gloucester City, with an average size of 2.74 persons per household. (Note that households are a different category from housing units, which were discussed earlier.) Families account for 3,247 households, some 70% of all households, with an average size of 3.28 persons per household. Approximately 25% of the households were reported as consisting of one person, 55% (634 units) of which are persons aged 65 or over.

Figure H-14 presents the household and family size statistics for Gloucester as reported in the 1990 Census. As reflected in this figure, the largest families (with an average of 3.63 persons) are found in Tract 6102, while the smallest families reside in Tract 6052. The largest households are found in Tract 6049 (2.92 persons) while the smallest household size is again in Tract 6052, at 2.47 persons. One-person households account for approximately 25% of the total households in all Census Tracts, except for Tract 6102, where the 138 single- person households account for 35% of all households and are largely households with persons aged 65 or over.

The other significant item identified in this Figure is that households consisting of single females with children represent 9% of all multi-person households in the City, or 7% of all household units. These single female households represent between 6% to 14% of all 2 or more person households in all Census Tracts throughout the City. The greatest concentration appears to be in Tracts 6102 and 6050. This phenomenon underscores the need for day-care and other support services, such as before and after school programs.

FIGURE H-14

HOUSEHOLD AND FAMILY SIZES BY CENSUS TRACT
GLOUCESTER CITY, NJ

	TRACT 6049		TRACT 6050		TRACT 6051		TRACT 6052		TRACT 6102		CITY TOTAL	
TOTAL HHOLDS	1126	-	890	-	920	-	1276	-	389	-	4601	-
AVG. # PER./HHOLD	2.92	-	2.88	-	2.78	-	2.47	-	2.74	-	2.74	-
TOTAL FAMILIES	818	-	658	-	678	-	862	-	231	-	3247	-
AVG. # PER./FAMILY	3.45	-	3.3	-	3.3	-	2.97	-	3.63	-	3.39	-
1-PERSON HHOLD	270	24%	201	23%	208	23%	333	26%	138	35%	1150	25%
HHOLDER> =65YRS	157	58%	114	57%	114	55%	149	45%	98	71%	632	55%
> =2-PERSON HHOLDS	856	76%	689	77%	712	77%	943	74%	251	65%	3451	75%
HHOLDER> =65 YRS	167	20%	143	21%	163	23%	205	22%	40	65%	718	21%
SNGL. FEM W/CHILD	76	9%	80	12%	40	6%	93	10%	35	14%	324	9%
INMATES	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
OTHER, GROUP HSG	0	0%	9	1%	0	0%	26	2%	0	0%	35	1%

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

Families account for 70% of all households in Gloucester City. A large number of single females with children in the City, with significant concentrations in Tracts 6050 and 6102, points to the need for day-care and other support services, such as before and after school programs.

Figure H-15 compares the family and household characteristics of Gloucester City with that of surrounding communities and Camden County in general. As reflected in this figure, most statistics, such as family and household size and single and female households, are comparable with the County and adjacent municipalities. Perhaps the most notable exception is that the percentage of single-person, senior citizen households is higher than that reported for the communities of Bellmawr (42%), Camden City (39%), and for Camden County (40%).

FIGURE H-15

COMPARISON OF FAMILY AND HOUSEHOLD SIZES
GLOUCESTER CITY, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY

	BELLMAWR		BROOKLAWN		CAMDEN CITY		GLOUCESTER		HADDON TWP.		MT. EPHRAIM		CAMDEN CO.	
TOTAL HHOLDS	4679	-	623		26626	-	4601	-	6233	-	1788	-	178758	-
AVG. # PER./HHOLD	2.69	-	2.53		3.15	-	2.7	-	2.38	-	2.52	-	2.76	-
TOTAL FAMILIES	3531	-	445		19096	-	3247	-	4082	-	1243	-	129568	-
AVG. # PER./FAMILY	3.13	-	3.03		3.71	-	3.30	-	3.00	-	3.09	-	3.28	-
1 PERSON HHOLD	968	21%	158	25%	6273	24%	1151	25%	1907	31%	491	27%	41328	23%
HHOLDER> =65YRS	404	42%	105	66%	2431	39%	634	55%	1070	56%	246	50%	16352	40%
> =2 PERSON HHOLDS	3711	79%	465	75%	20353	76%	3454	75%	4326	69%	1297	73%	137430	77%
HHOLDER> =65 YRS	772	21%	1119	26%	2644	13%	719	21%	1175	27%	377	29%	22093	16%
SNGL. FEM W/CHILD	228	6%	35	8%	6671	33%	324	9%	238	6%	71	5%	14171	10%
INMATES	0	0%	0	0%	2476	9%	0	0%	0	0%	0	0%	6812	4%
OTHER, GROUP HSG	0	0%	0	0%	1097	4%	35	1%	0	0%	35	1%	2079	0.01

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

The average family and household sizes in Gloucester City fall in the mid-range of the averages of surrounding communities and Camden County.

B. Income

Figure H-16 illustrates the household income characteristics of Gloucester City based on Census Tract data. The pertinent points presented on this table include:

- The highest household incomes are reported in Tract 6051, with a median income of $32,823. The lowest income is reported in Tract 6050, with a median income of $28,750.

- Across the board, the mean income reported for owners of their units was higher than that reported for renters. The greatest spread between incomes of renters and owners is in Tract 6052, with a mean owner-occupied income of $37,428, while the mean renter income is $17,695.

- Citywide, 4% of all households reported receiving income from Social Security. On a Census Tract basis, the percentage of households receiving Social Security varied from a low of 17% in Tract 6052 to a high of 51% in Tract 6102.

- Of all households reported, 5% (403 units) were receiving public assistance in the previous year. The lowest concentration of households that reported receiving public assistance was in Tract 6051, with 5%.

FIGURE H-16

HOUSEHOLD INCOME CHARACTERISTICS
BY CENSUS TRACT
GLOUCESTER CITY, NJ

	TRACT 6049		TRACT 6050		TRACT 6051		TRACT 6052		TRACT 6102		CITY TOTAL	
TOTAL # HHOLDS	1130	100%	908	100%	886	100%	1231	100%	402	100%	4557	100%
< $25,000	464	41%	410	45%	319	36%	543	44%	235	58%	1971	43%
$25,000-$49,999	422	37%	350	39%	381	43%	447	36%	123	31%	1723	38%
> = $50,000	244	22%	148	16%	186	21%	241	20%	44	11%	863	19%
MEDIAN	$29,833	-	$28,750	-	$32,823	-	$27,790	-	$16,667	-	$28,998	-
MEAN	$35,751	-	$34,008	-	$36,763	-	$33,052	-	$24,171	-	$33,866	-
PER CAPITA	$12,048	-	$11,882	-	$13,152	-	$12,662	-	$10,287	-	$12,256	-
OWN-OCCPD, MEAN	$39,092	-	$38,879	-	$39,872	-	$37,428	-	$29,887	-	$38,139	-
RENT-OCCUPIED, MEAN	$25,114	-	$20,422	-	$21,017	-	$17,695	-	$20,636	-	20,687	-
#W/EARNINGS	911	81%	680	75%	702	79%	989	80%	229	57%	3511	77%
# W/SOCIAL SECURITY	395	35%	357	39%	268	30%	389	32%	196	49%	1605	35%
# W/PUBLIC ASSIST.	104	9%	94	10%	47	5%	101	8%	57	14%	403	9%

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

The highest incomes are found in Tract 6052, which includes Gloucester Heights and Highland Park. The large percentage of low income households in Tract 6102 is a reflection of the high proportion of senior citizens in the area.

Figure H-17 shows mean family income characteristics in Gloucester City by Census Tract. As reflected in this figure, in general, mean family income in Tract 6049 is marginally higher than the mean income reported in other Tracts.

Also significant in this table is the information on families with incomes below the poverty level. As reflected here, the greatest concentration of poverty appears to be in Tract 6052, where 11% of all families, or 12% of the population for the area, are reported as being below the poverty level. Also, City-wide, 50% of all persons below the poverty level are either under age 18 (31%) or over age 65 (19%).

FIGURE H-17
MEAN FAMILY INCOME CHARACTERISTICS BY CENSUS TRACT, GLOUCESTER CITY, NJ

	TRACT 6049		TRACT 6050		TRACT 6051		TRACT 6052		TRACT 6102		CITY TOTAL	
FAMILIES	824	100%	682	100%	664	100%	868	100%	200	100%	3238	100%
ALL FAMILIES	$41,851	-	$38,556	-	$41,678	-	$37,704	-	$36,327	-	$39,668	-
W/CHILD <18YR	$35,126	-	$30,786	-	$39,307	-	$35,473	-	$34,797	-	$35,479	-
W/O CHILD <18YR	$46,966	-	$43,524	-	$44,735	-	$39,401	-	$37,261	-	$43,045	-
0 WORKERS	86	10%	99	15%	80	12%	123	14%	27	14%	415	13%
1 WORKER	209	25%	213	31%	238	36%	302	35%	60	30%	1022	32%
>=2 WORKERS	529	64%	370	54%	346	52%	443	51%	113	57%	1801	56%
MARRIED COUPLES	$49,375	-	$40,139	-	$45,900	-	$43,498	-	$37,483	-	$44,272	-
W/KIDS <18 YR	$41,692	-	$35,881	-	$44,331	-	$42,678	-	$34,737	-	$41,232	-
W/O KIDS<18YRS	$30,000	-	$31,339	-	$29,421	-	$23,225	-	$22,013	-	$27,738	-
FEM HHOLD, NO HUS	$23,248	-	$22,842	-	$21,307	-	$19,807	-	$22,013	-	$21,699	-
W/KIDS <18 YR	$13,482	-	$13,263	-	$14,969	-	$15,859	-	$0	-	$14,537	-
W/O KIDS <18 YRS	$30,000	-	$31,339	-	$29,421	-	$23,225	-	$22,013	-	$27,738	-
% <POV LEVEL	39%	-	52%	-	17%	-	55%	-	0%	-	38%	-
FAM. BELOW POV. LEVL	68		54		12		93		7		234	
% ALL FAMILIES	8%		8%		2%		11%		4%		7%	
% ALL PERSONS	9%		10%		2%		12%		13%		9%	
% PERS<18 YRS	38%		37%		45%		30%		1%		31%	
% PERS >65 YEARS	13%		12%		0%		18%		55%		19%	

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

Mean family income city-wide is generally higher than the mean household income (Fig. H-17). The highest concentration of families below the poverty level is in Tract 6052.

Figure H-18 compares family income characteristics of Gloucester City with those of surrounding communities and Camden County. Gloucester City ranks fourth out of the six surrounding cities, with lower family income in Brooklawn and Camden City. The statistics for Gloucester City on the percentage of families and the percentage of all persons that are below the poverty level are consistent with county-wide patterns, but the percentage of persons under age 18 is lower than the county average (31% versus 43%) and the percentage of persons aged 65 and above who are below the poverty level is almost twice the county level (19% versus 10%).

FIGURE H-18
COMPARISON OF FAMILY INCOME CHARACTERISTICS
GLOUCESTER CITY, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY

	BELLMAWR		BROOKLAWN		CAMDEN CITY		GLOUCESTER		HADDON TWP		MT.EPHRAIM		CAMDEN CO.	
FAMILIES	3528	100%	444	100%	19269	100%	3238	100%	4458[7]	100%	1245	100%	130338	100%
ALL FAMILIES	$43,294	-	$38,025	-	$24,070	-	$39,668	-	$52,657	-	$42,227	-	$50,014	-
W/KIDS<18YR	$42,507	-	$38,062	-	$20,139	-	$35,479	-	$52,059	-	$43,978	-	$47,278	-
W/O KIDS <18YR	$43,773	-	$37,999	-	$29,613	-	$43,045	-	$53,074	-	$41,255	-	$52,579	-
0 WORKERS	428	12%	64	14%	4939	26%	415	13%	611	14%	156	13%	15939	12%
1 WORKER	940	27%	125	28%	6884	36%	1022	32%	1101	25%	376	30%	36398	28%
>=2 WORKERS	2160	61%	255	57%	7446	39%	1801	56%	2402	54%	713	57%	78001	60%
MARRIED COUPLES	$46,343	-	$40,277	-	$34,421	-	$44,272	-	$56,088	-	$43,343	-	$57,129	-
W/KIDS <18 YR	$46,551	-	$41,519	-	$35,811	-	$41,232	-	$58,032	-	$45,374	-	$57,000	-
W/O KIDS<18YRS	$45,212	-	$39,351	-	$33,092	-	$46,813	-	$54,962	-	$42,126	-	$57,247	-
FEM HHOLD, NOHUS	$31,827	-	$26,661	-	$16,859	-	$21,699	-	$34,623	-	$36,026	-	$25,771	-
W/KIDS <18 YR	$23,971	-	$19,035	-	$12,012	-	$14,537	-	$27,107	-	$37,253	-	$17,729	-
W/O KIDS <18 YRS	$35,744	-	$30,972	-	$25,380	-	$27,738	-	$59,528	-	$36,229	-	$34,931	-
% <POV LEVEL	23%	-	17%	-	60%	-	38%	-	20%	-	36%	-	48%	-
FAM. < POV. LEVEL	97		10		6575		234		103		57		10375	
% ALL FAMILIES	3%		2%		34%		7%		2%		5%		8%	
% ALL PERSONS	4%		4%		37%		9%		4%		10%		10%	
% <18 YRS	32%		20%		50%		31%		23%		34%		43%	
%>=65 YRS	12%		31%		6%		19%		33%		19%		10%	

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

[7]Errors result from Census Data.

C. Age

Figure H-19 compares age characteristics of Gloucester City with those of surrounding communities and Camden County. The pertinent points in this Figure include:

- The average age reported for residents of Gloucester City is 31.5 years old, which is comparable to that of the County (32.7 years), but lower than all surrounding communities except Camden City, which reports a 26.0 year old median age.

- The percentage of persons in Gloucester City, its surrounding communities, and Camden County that are between the ages of 25 and 34 years old is relatively constant at 17% or 18%. The exception is Haddon Township, which reports 15% of its population in this age category. Persons aged 25 to 34 years old are considered to be those persons who will be establishing new households, starting families, and owning their residences.

FIGURE H-19
COMPARISON OF AGE CHARACTERISTICS GLOUCESTER CITY, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY

	BELLMAWR		BROOKLAWN		CAMDEN CITY		GLOUCESTER		HADDON TWP		MT.EPHRAIM		CAMDEN CO.	
TOTAL	12603	100%	1579	100%	87492	100%	12653	100%	14811	100%	4517	100 %	502824	100%
0-4 YRS	766	6%	125	8%	9360	11%	932	7%	826	6%	295	7%	39653	8%
5-14 YRS	1455	12%	192	12%	17336	20%	1815	14%	1601	11%	487	11%	72999	15%
15 =24 YRS	1826	14%	199	13%	15399	18%	1740	14%	1653	11%	547	12%	69518	14%
25-34 YRS	2161	17%	275	17%	15111	17%	2216	18%	2248	15%	750	17%	89724	18%
35-44 YRS	1632	13%	184	12%	10562	12%	1581	12%	2131	14%	637	14%	75746	15%
45-54 YRS	1440	11%	140	9%	6855	8%	1199	9%	1523	10%	397	9%	50547	10%
55-64 YRS	1479	12%	150	9%	5517	6%	1240	10%	1555	10%	485	11%	43446	9%
65-75 YRS	1300	10%	200	13%	4492	5%	1184	9%	1868	13%	585	13%	37150	7%
75 OR MORE YRS	544	4%	114	7%	2860	3%	781	6%	1396	9%	334	7%	24041	5%
MED AGE	35.5	-	34.9	-	26.0	-	31.4	-	40.0	-	37.6	-	32.7	-
TOTAL LAND MASS (SQM)	3.0	-	0.4	-	8.8	-	2.2	-	2.7	-	0.9	-	222.3	-
GROSS DENSITY P/SQM	4201	-	3948	-	9942	-	5751	-	5486	-	5019	-	2262	-

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

The age characteristics of Gloucester City's population are comparable to Camden County and the surrounding communities. Only Camden City has a higher gross density than Gloucester City.

Figure H-20 shows the population of Gloucester City, surrounding communities, and Camden County based on three very broad age groups (youth of less than 15 years of age, young adults between 16 to 64 years of age, and senior adults over age 65). As reflected in this figure, the population of Gloucester City has a comparable structure to that of Camden County, but its percentage of seniors is slightly lower than that of the surrounding communities and its percentage of children is slightly higher than that of surrounding communities. The exception to this trend is the comparison of Gloucester City to Camden City, which has a much higher youth population and a much lower senior citizen population.

FIGURE H-20

COMPARISON OF AGE GROUP DATA
GLOUCESTER CITY, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY

AGE GROUP	BELLMAWR		BROOKLAWN		CAMDEN CITY		GLOUCESTER		HADDON TWP		MT.EPHRAIM		CAMDEN CO.	
< =15 YRS	2362	19%	327	21%	28195	32 %	2827	22%	2605	18 %	838	19 %	119348	24 %
16 - 64 YRS	8397	67%	938	59%	51945	59 %	7860	62%	8942	60 %	2760	61 %	322285	64 %
> =65 YRS	1844	15%	314	20%	7352	8%	1966	16%	3264	22 %	919	20 %	61191	12 %

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

The percentage of the "working age" population in Gloucester City is on par with most adjacent communities except for Bellmawr.

V. ANALYSIS OF EXISTING AND PROBABLE FUTURE EMPLOYMENT CHARACTERISTICS

What impact does employment have on housing in a community? The presence (or absence) of jobs in the community or in the local vicinity directly impacts on the value and demand for housing in any locality. The type of employment opportunities has a significant impact on the cost of housing. For instance, in areas where there are a large number of technical or professional occupations, housing costs are markedly higher than in areas where the source of employment is jobs that require lesser skills.

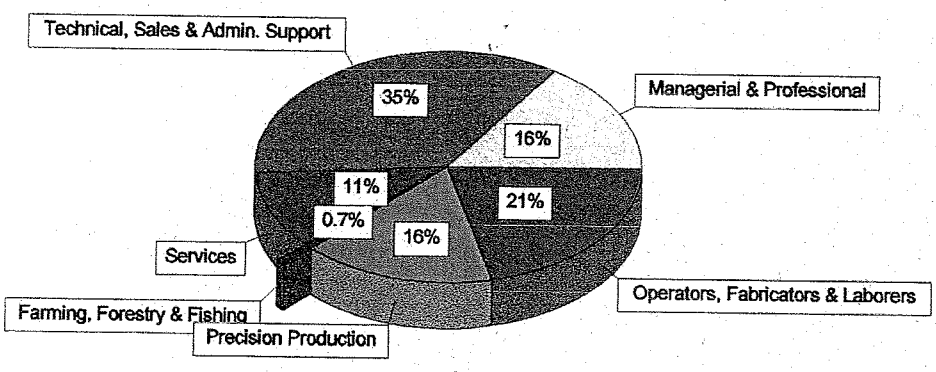
A detailed analysis of the employment characteristics of Gloucester City is found in the Economic Plan Element of this report. The following is a summary of findings in that section that relate to the City's employment characteristics.

A. Existing Employment Characteristics

Figure H-21 summarizes the civilian employment of Gloucester City residents by occupation group as reported in the 1990 Census. As reflected in this figure, approximately 35% of the civilian labor force worked in the technical sales or administrative support functions. An additional 21% were employed as operators, fabricators or laborers. The only classification or occupations that did not reflect a significant percentage of the work force were the persons in farming, forestry, and fishing, which make up approximately .7% of the local labor force. The Figure also illustrates that the City has a balanced labor pool capable of supporting any industrial redevelopment effort.

FIGURE H-21

1990 EMPLOYMENT BY OCCUPATION
GLOUCESTER CITY, NJ



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

Employment by occupation in Gloucester City indicates that the City has a balanced labor pool capable of supporting any industrial redevelopment effort.

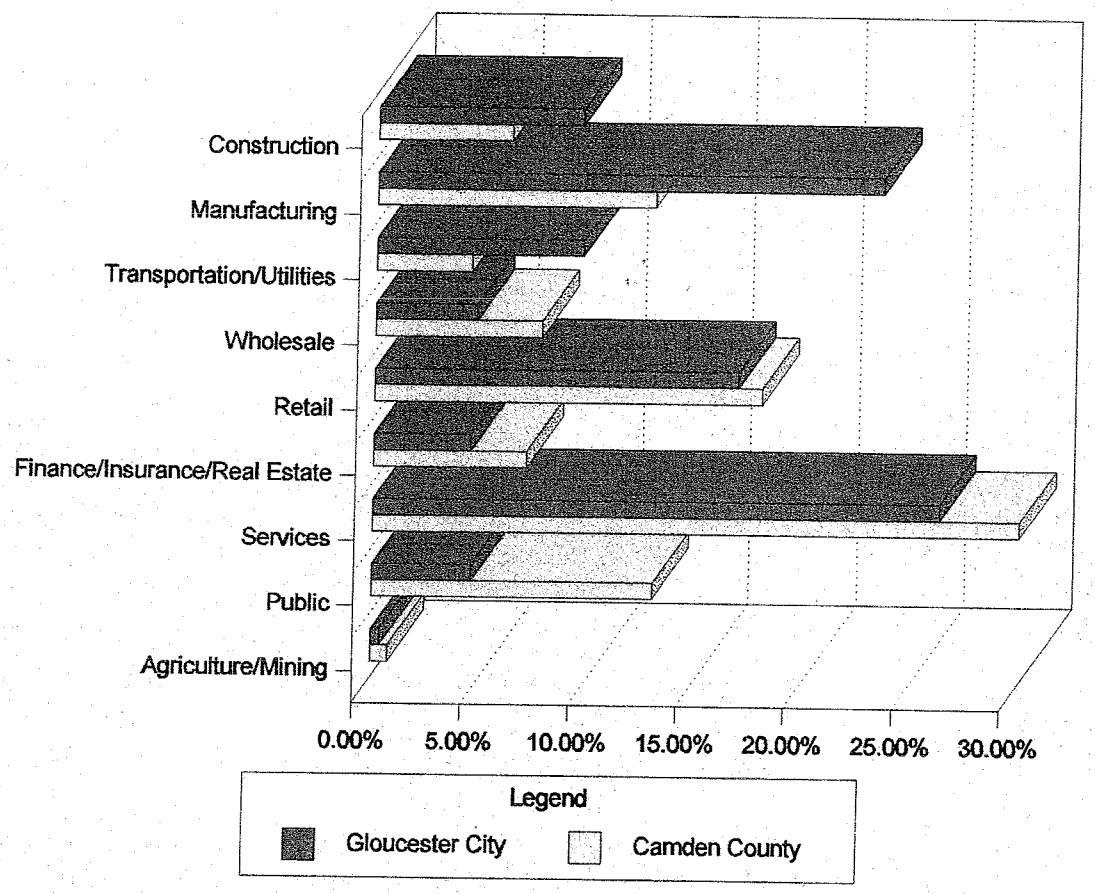
Figure H-22 compares employment by sector in Gloucester City and Camden County as reported in the 1990 Census.

The Figure shows that Gloucester City has a higher proportion of population than the County in the construction, manufacturing and transportation/utilities sectors, but a below-county proportion of persons employed in the wholesale business, finance, insurance, real estate, and public sector services.

The local civilian labor force tends to be employed at occupations close to home. The 1990 Census reports that almost two-thirds of the labor force works within the boundaries of Camden County (63.5%), with only 14% working out-of-state.

Employment within Gloucester City has been relatively stable, with slight decreases registered recently. Data published through 1992 reflects a total local employment as reported to the State of New Jersey of 2,020 persons at the end of that year. This is approximately 9% less than the 2,212 persons reported in 1990.

FIGURE H-22
COMPARISON OF 1990 EMPLOYMENT BY SECTOR
GLOUCESTER CITY AND CAMDEN COUNTY, NJ



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

Forty-two percent of local employmenty (42.55%) versus twenty-three percent (23%) in the County is in the construction, manufacturing, transportation, and utilities categories. Collectively, these employment categories indicate a labor force that is compatible with the types of land uses generated by the port redevelopment forces.

B. Probable Future Employment Characteristics

The New Jersey Department of Labor forecasts that 83% of the jobs created in Camden County to the year 2005 will be in the trade and service sectors, with the professional/paraprofessional/technical occupations expected to increase the fastest and to have the greatest numerical advances.

Similar forecasts have been made by the Delaware Valley Regional Planning Commission (DVRPC) This agency forecasts that through the year 2020, employment sectors that will show a percentage growth are the service, retail, wholesale, finance, insurance, and real estate sectors. All other sectors, with the exception of agriculture and mining, are expected to maintain a relatively stable percentage of the employment pie. This is important to note since the stable rating does not necessarily connotate lack of growth or decrease in the number of jobs created, since both the State Agency and the DVRPC forecast an increase in the number of jobs created in Camden County during the periods covered.

At the local level, the DVRPC forecasts employment growth within Gloucester City of approximately 10% to the year 2020. This growth is significantly less than the forecasted 16.3% employment growth forecasted Countywide for the same period.

VI. DETERMINATION OF THE MUNICIPALITY'S PRESENT AND PROSPECTIVE FAIR SHARE FOR LOW- AND MODERATE-INCOME HOUSING AND ITS CAPACITY TO ACCOMMODATE ITS PRESENT AND PROSPECTIVE HOUSING NEEDS, INCLUDING ITS FAIR SHARE FOR LOW- AND MODERATE-INCOME HOUSING

The New Jersey Council on Affordable Housing (COAH) has established Substantive Rules that outline the procedures for determining the local fair share of low- and moderate-income housing to be provided in any community. The most recent amendments to the Substantive Rules, effective June 16, 1994, included a step-by-step procedure to be used by the Municipalities to determine their fair share of housing. By following the elements of the COAH procedures, it has been determined that Gloucester City has a calculated need for 11 units of housing affordable to low and moderate income families to satisfy its share of the regional housing requirement. The 11 units of housing is based on the "indigenous need" of existing low and moderate income households within the municipality. It is recommended that the City meet its indigenous need through the rehabilitation of existing housing stock.

It is important to note that Gloucester City, as an urban aid municipality, does not have a "prospective need" requirement to provide new housing units for low and moderate income households that are not currently City residents.

VII. HOUSING PLAN GOALS AND OBJECTIVES

The purpose of this section of the housing plan is to provide a series of goals and objectives which will serve as the basic principles upon which the housing plan implementation strategy will be based.

A. GOAL 1 - Encourage Owner-Occupancy of Residential Units

According to the 1990 Census, approximately 69% of all housing in Gloucester City was owner-occupied, while the remainder was either rental units (25%) or vacant (6%). The goal of increasing owner-occupancy will serve to stabilize existing viable residential neighborhoods and support efforts to "take back" deteriorating areas.

1. OBJECTIVE 1

Develop Programs That Provide "Incentives" for Public and Private Sector Employees to Live and Work in Gloucester City.

In 1994, the NJ Casino Reinvestment Development Authority began a program to provide 35 low-interest mortgages for Atlantic City police officers to purchase or refinance homes in targeted neighborhoods of Atlantic City as their primary residences.

Gloucester City should apply to CRDA to institute an expanded form of this program in the City. The expansion of this program would make low-interest mortgages available to members of the Gloucester City Fire Department and teachers employed by the Gloucester City Board of Education, as well as to members of the Police Department. These loans should be targeted at purchasing or refinancing housing west of Broadway.

In addition, the City should also work with major public and private sector employers, such as the Delaware River Port Authority and Our Lady of Lourdes Hospital, to establish programs that provide incentives for their employees to purchase housing in Gloucester City, preferably in the West Broadway area or another designated neighborhood targeted by the employer.

2. OBJECTIVE 2

Provide the Support Services Needed for Qualified Low- and Moderate-Income Households to Move from Renters to Homeowners.

The terms *"low- and moderate-income"* are not necessarily a connotation of a poverty- level household. Based on the recent income limits adopted by the New Jersey Council on Affordable Housing (April 12,1995), a low-income, four-person household in the local housing region[7] has an annual income of up to $23,550.00, while a moderate-income, four-person household has an annual income of up to $37,680.00. Thus, for moderate- and some low-income households, annual income may not necessarily be a limitation on their ability to qualify for a mortgage. However, there are other factors which could impede these households from becoming home-owners, such as a bad credit rating, lack of a credit history, and inadequate financial skills needed for home ownership. A program of support services should be provided to assist qualified low- and moderate-income households to make the transition from tenants to property owners through instruction, counseling, and monitoring for a designated period of time after they have qualified for mortgages.

3. OBJECTIVE 3

Encourage Qualified Prospective Home Buyers to Take Advantage of Mortgage Options Available Through the New Jersey Housing Mortgage Finance Agency (NJHMFA).

The state of New Jersey recently adopted a new housing policy[8] recognizing the importance of home ownership. The principles and objectives of the H-EZ 2000 Housing Policy include the statement that: *"Home ownership is the cornerstone of any successful effort to revitalize neighborhoods and communities."*

Gloucester City already has a strong foundation of owner occupied housing (69% of all housing units). However, increasing owner-occupancy is still the key element to revitalizing the City, particularly the residential area west of Broadway. This is reflected in the inventory section of this report. Approximately 50% of the population in this area have incomes that fall into the low- and moderate-income categories. Recently adopted state and federal housing programs encourage ownership by low- and moderate-income households. The following programs have been adopted by the state under the H-EZ 2000 Housing Policy and are available for use by Gloucester City:

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[7] Gloucester City is in COAH Region 5 which consists of Burlington, Camden and Gloucester Counties.

[8] H-EZ 2000 a Housing Policy for the State of New Jersey prepared by NJDCA.

a. Urban Home Ownership Recovery Program

This program emphasizes balanced housing opportunities in economically diverse neighborhoods. It is a statewide goal of providing 1,500 families with housing ownership opportunities through creative leverage. Under this program, the New Jersey Housing and Mortgage Finance Agency (NJHMFA) will provide single-family construction financing for projects meeting the diverse income neighborhood approach. The use of these funds would be appropriate for the development of in-fill housing at designated locations in Gloucester City.

NJHMFA will also be providing $150 million in financing for permanent mortgages under this program. Since these mortgages will be targeted at urban centers, they will be free from first-time home buyer restrictions and will provide opportunities for low- and moderate-income households to qualify through benefits such as down-payments as little as 3% and up to 100% financing.

b. "Too Good, But It's True" Mortgage Loan Program"

Currently NJHMFA has a demonstration program committing $15 million to a 30-year fixed-rate mortgage fund at a 5% interest rate to four designated urban communities (Trenton, Camden, Elizabeth, and Asbury Park). In future mortgage revenue bond offerings, NJHMFA will create a pool of low interest mortgage loans (market conditions permitting) to expand this program to all urban areas, including Gloucester City.

c. Sweat Equity/Affordable Home Ownership Opportunity Bonds

This fund will provide loans to low- and moderate-income purchasers through projects sponsored by recognized non-profit organizations. Home buyers must meet a "sweat equity" obligation by participating in the rehabilitation work of the property. Low-interest loans, arranged by the non-profit, but made through NJHMFA, will be secured by mortgages on the units with the repayment from the borrower to the fund.

d. Lease Purchase Program

A state-wide program that will provide up to $10 million for Lease Purchases to help renters become home-owners. The objective of this program is to provide families without adequate funds for a down payment the opportunity to lease an affordable property with the option to purchase the unit.

B. GOAL 2 - Develop Long-Range Programs to Finance the Development of Housing and the Acquisition of Housing.

To promote the development and acquisition of housing, it is vital for Gloucester City to establish long-range programs that will provide a stable source of financing for developers and purchasers of owner-occupied units.

1. OBJECTIVE 1

Fully Explore the Financial Feasibility of Creating a Pool of Mortgage Funds Either Through the Sale of Bonds Guaranteed by the City or by Small Cities Grant Funds.

The U.S. Deparment of Housing and Urban Development (HUD) recently established a program to create a pool of mortgage funds through the sale of bonds that are HUD guaranteed. The provision of this guarantee serves as a form of encouragement to major sources of financial funds, such as union pension funds, to purchase the mortgage bond, knowing that their investment is protected in case of default. Gloucester City should evaluate the feasibility of establishing a program similar to the HUD program, with the mortgage bonds guaranteed by the City. The City should also explore the eligibility of using funds received under Small Cities CDBG Grants to guarantee these bonds using the HUD Section 108 Program. This Program allows cities receiving CDBG Entitlement Grants to guarantee loans of up to five times the annual entitlement allocation.

2. OBJECTIVE 2

Explore the Creation of a Housing Trust Fund to Serve as a Source of Funds for Housing Development.

A Housing Trust Fund refers to a dedicated source of revenue available to provide affordable housing for low- and moderate-income households. Such a trust fund could be custom-designed by the City to designate the sources of revenue to support the project and how the program funds would be used. Examples of potential sources of "start-up" capital for a Housing Trust Fund include revenues generated by the sale or lease of City property near the Fire Department headquarters for commercial development and revenues generated from the sale of the Hunter Street tract to private developers (if funding for the proposed mixed-age housing project falls through). The creation of a trust fund is inherently a political process, therefore it is necessary for a consensus to be City-wide to come up with the final details of such a program.

3. OBJECTIVE 3

Work with Local Banks and Private and Public Sector Employers to Establish a Mortgage Program Patterned after NJHMFA HOPE Program for Qualified Employees.

To encourage the acquisition and development of private housing in Gloucester City, it is vital for public and private sector employers, in particular, the Delaware River Port Authority, and local banks to encourage their employees to buy housing in Gloucester City. Under the NJHMFA HOPE program, qualified employees of participating employers receive a favorable mortgage rate from NJHMFA with the employer guaranteeing 20% of the mortgage for a period of 5 years. The City should evaluate expanding this program to work with local banks and major employers in the area.

C. GOAL 3 - Improve the Quality of Housing Stock in Gloucester City

Residential development occupies 38% of the land area in Gloucester City and generates 70% of local tax revenues. The protection of this significant investment of land area and capital is vital since the perception the people have of the quality of housing in the City directly impacts the value or housing of that area (see Fig. H-23). Thus, improving the quality and appearance of the housing stock not only serves an essential maintenance function, but also makes a statement that Gloucester City is a community worth investing in.

1. OBJECTIVE 1

Develop a Proactive Code Enforcement Strategy.

Improving the quality of housing in Gloucester City requires an effort on the part of Code Enforcement officials to identify sub-standard housing and to encourage improvement efforts. To achieve this code enforcement, actions must not only be undertaken on a City-wide basis, but be specifically targeted in the West Broadway area. The Code Enforcement Department must become aggressive in its inspection programs if the overall housing quality is to improve. In particular, Code Enforcement should focus on identifying and citing sub-standard multi-tenant units west of Broadway. To accomplish this task, improvements to the department must be made in a comprehensive fashion, including the hiring of additional qualified field inspectors (either on a temporary or part-time basis), modernization of equipment, and the aggressive prosecution of offenders.

2. OBJECTIVE 2

Acquire Substandard Structures for Demolition or Redevelopment.

The presence of substandard housing in existing neighborhoods, particularly the West Broadway area, has a negative impact by giving the impression of blight in areas that are otherwise stable neighborhoods. The acquisition and demolition or redevelopment of these parcels would remove the blighting influence and further enhance the stability of these areas. Such parcels could be redeveloped into new housing units at lower densities or turned into public use areas, such as parks or off-street parking areas.

FIGURE H-23
EXAMPLE OF A NEGATIVE INFLUENCE ON HOUSING CONDITIONS

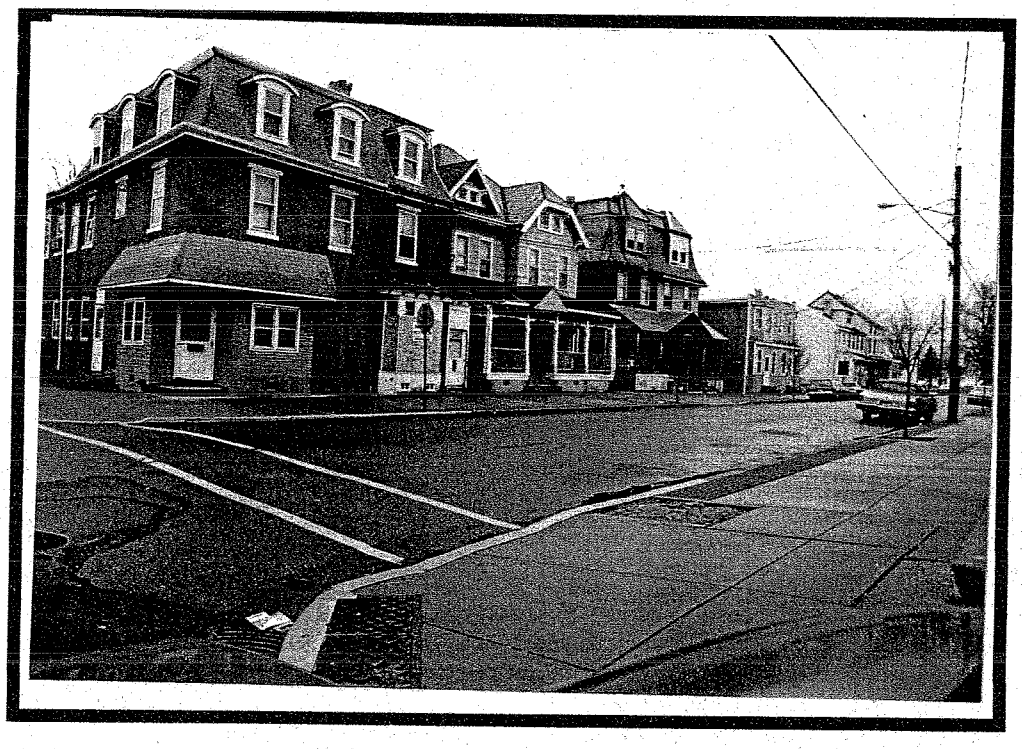

Photo by: Peter P. Karabashian Associates, Inc.

A single, vacant boarded structure can be perceived as evidence of a blighted condition, depressing land values in the surrounding area.

3. OBJECTIVE 3

To Increase the Participation in Existing Housing Rehabilitation Programs Administered by the City.

In Gloucester City there are two existing housing rehabilitation programs administered through the Community Development office -- the Neighborhood Preservation Program (NPP) and the Small Cities CDBG Housing Rehabilitation Loan Program. The target areas for these programs are in the West Broadway area. The neighborhood response to these programs is reported to be excellent. The limited amount of funding available each year for these programs is the only impediment to participation by more residents. The City should pursue having the funding levels of these programs increased or, in the case of the NPP, extended to allow a greater participation by local residents.

D. GOAL 4 - Reduce Congestion in Residential Areas Located West of Broadway

As reflected in the inventory section of this document, the housing stock west of Broadway has the highest concentration of the old housing stock in the community, with over 60% of the units older than 50 years of age. The general pattern of development in this area consists primarily of family structures (attached and detached) that are located on small lots on narrow streets that were laid out and constructed in an era when automobiles were new and not widely available (see Fig. H-24). The City now faces a situation where the widespread ownership of automobiles combined with the lack of off-street parking for individual units creates congestion from parked cars on these narrow streets. This adversely impacts not only on the quality of life of the neighborhood residents, but also on the value of the housing in the City. By reducing congestion, the City will be taking steps to improve the quality of housing and also the quality of life of local residents.

1. OBJECTIVE 1

Reduce Residential Densities in the Area West of Broadway

The existing densities in the area west of Broadway range between 10 to almost 40 units per acre, but average approximately 16 to 18 units per acre. While the average density is comparable to what may be found in the modern townhouse developments (which are the equivalent of the traditional rowhomes found in Gloucester City), development in Gloucester City lacks the modern amenities, such as off-street parking, which is provided in the newer projects. Density reduction can be achieved through actions such as the removal of substandard structures (particularly small, multi-family structures) or combining two units into one. These are positive steps towards reducing congestion since the removal of units reduces the number of vehicles competing for on-street parking.

FIGURE H-24

Photo by: Peter P. Karabashian Associates, Inc.

Example of rowhouses on small lots. Note the pedestrian passage between units.

FIGURE H-25

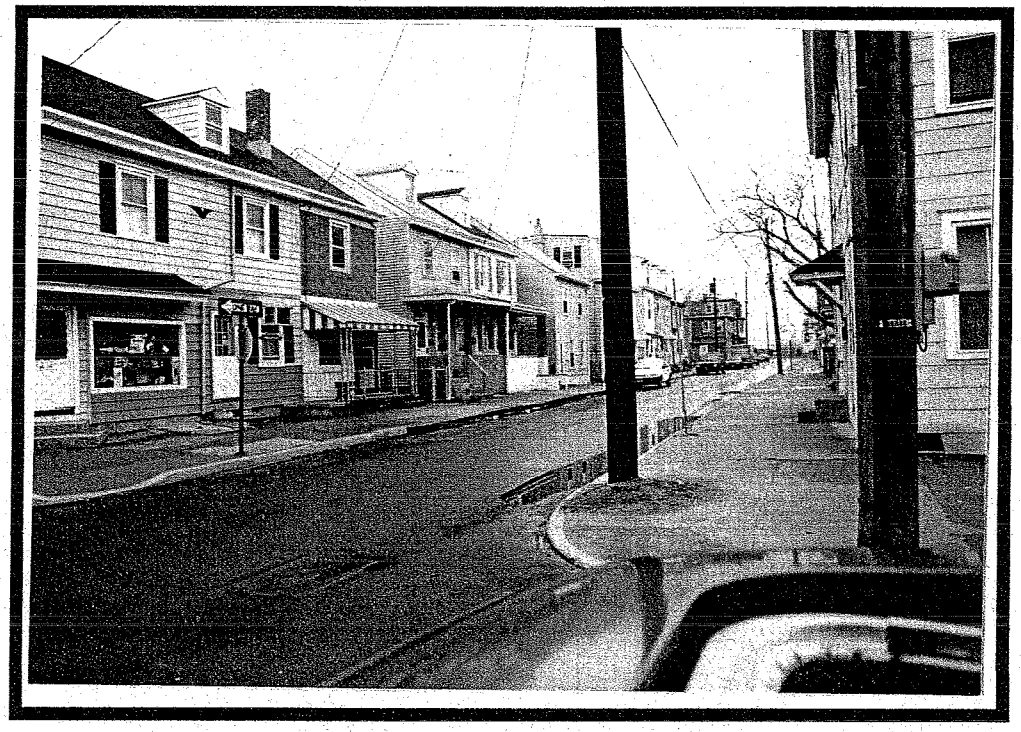

Photo by: Peter P. Karabashian Associates, Inc.

An example of a typical residential street west of Broadway -- retail on the corner, attached single-family structures, and a narrow street.

VIII. HOUSING STRATEGY

The following is a recommended strategy to be adopted by Gloucester City to implement the goals and objectives of the Housing Plan. This implementation strategy follows the basic principles of:

- Encouraging owner-occupancy of housing;
- Coordination of Code Enforcement, density reduction, rehabilitation activities, and providing public amenities in areas that are threatened or declining;
- The development of new, owner-occupied housing at appropriate locations where sufficient vacant land is available or can be created through the redevelopment process.

The following section outlines the strategies to be followed to implement these principles.

A. Administrative Strategies

1. Zoning Amendment/Redevelopment Designation

Since Gloucester City is a highly urbanized community, any new housing development will primarily occur through the construction of in-fill units focusing on the West Broadway area. To facilitate the development of in-fill housing in this area, the City has the option to either change the zoning or adopt appropriate ordinances designating these areas as redevelopment areas.

If the City chooses to utilize rezoning, any changes to zoning should include provisions to allow for development of appropriate housing types and densities. Provisions should also be made to require new units to have adequate off-street parking.

The adoption of zoning amendments to promote in-fill housing at lower densities is a static approach to achieving housing goals, since it relies on actions by a developer or developers to come up with a design plan, obtain approval, and actually construct housing units.

The designation of the West Broadway area as a redevelopment area would give the City a greater degree of flexibility and oversight in the development of owner-occupied housing. This designation would allow the City, through its designated redevelopment agency, to adopt a redevelopment plan identifying specified types of housing and design densities, the location and development of open space areas, standards for road improvements, etc. It would allow the City to raise funds for the acquisition of land and the installation of public improvements, and also include provisions for entering into contracts with developers for the construction of appropriate types of housing. The redevelopment designation also provides the opportunity to provide "incentives" to purchasers through mechanisms such as tax abatement exemption and payment in lieu of taxes. This is discussed more fully in Exhibit A.

Since designation of a redevelopment area provides greater flexibility to the City in developing appropriate types of housing, it is recommended that this be the course of action taken. In designating these areas as redevelopment areas, Gloucester City does not have to give up control for implementing the redevelopment project. Under the provisions of the Local Redevelopment and Housing Law (NJSA 40A:12A et sec), the municipality has the ability to be directly responsible for implementing the redevelopment plan and carrying out redevelopment projects.

2. Evaluate the Establishment of a Housing Trust Fund (H.T.F.) as a Funding Source to Assist with the Purchase of Housing in Gloucester City by Qualified Persons

A Housing Trust Fund is a dedicated source of revenue that is made available to assist low- and moderate-income persons to achieve affordable housing. However, prior to the establishment of a trust fund, the City should obtain widespread public support and generate a political consensus concurring with the creation of a fund.

Part of the process of establishing the H.T.F. includes identifying sources of funding and defining how the funds would be spent.

Potential sources of H.T.F. funds include, but are not limited to:

- The proceeds from the sale of City-owned land adjacent to the new Fire Department headquarters for commercial development;
- The sale of the "Hunter Street" project site for market residential development (if funding for the proposed intergenerational housing falls through);
- The sale of individual parcels for in-fill development;
- The creation of an interest donation program modeled after programs used by South Shore Bank of Chicago, where corporate and institutional investors would deposit funds into accounts at a "sponsor bank" of the H.T.F. and all or a portion of the interest earned on that account is automatically donated to the H.T.F.;
- Direct contributions by corporations and philanthropic organizations.

In addition to designating funding sources, the H.T.F. must also develop programs to be funded and application procedures. Among the programs the City should consider are:

- Assisted alternative mortgages;
- Down payment assistance[9];
- Homesteading;
- Self help and sweat equity loans;
- Housing counseling.

The final determination of any element of an H.T.F. must be made through building a public consensus. This will ensure that the program meets the housing needs of the City.

3. Establish a Strong Code Enforcement Program

(a) *Provide adequate staff and equipment as needed to adequately address the housing needs in the City.*

The current staff of the Code Enforcement Department consists of two persons who must conduct occupancy inspections as needed, be available for heat emergencies, and investigate illegal rental units. Given the conditions of many units, it is clear that the current staffing is inadequate to keep up with the multitude of duties. To address the Code Enforcement needs of the City, it is recommended that the professional staff in the Code Enforcement Department be increased either as permanent staff or "temporary" inspectors hired to carry the workload until a comprehensive sweep of neighborhoods (see Item #2 below) can be undertaken.

In hiring any new inspectors, it is the City's responsibility to make sure that the employees selected, both permanent and temporary, have a thorough knowledge of all building systems under review. Preferably, all new personnel should have any certifications or licenses as may be required by law. This will add to their effectiveness in the prosecution of housing code violations.

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[9] This would be especially useful for mortgage applicants under the Fannie Mae Community Home Buyer 3/2 Option Program, which allows up to 2% of the required down payment [5%] on a grant or unsecured loan from a non-profit or public agency.

(b) *Target neighborhoods for comprehensive inspection of rental properties and vacant lots in need of clean-up.*

One of the most effective means of improving the image of Gloucester City is for the efforts of the Code Enforcement Department to be undertaken on a saturation basis, targeting specific areas on a block-by-block basis to inspect substandard rental properties, identify structures that should be demolished, and identify vacant lots in need of clean-up. This comprehensive approach provides an immediate impact which is not found when issues are dealt with on an individual parcel basis in a scattered fashion. The initial target areas for the comprehensive inspection program should be the Market Street and Monmouth Street corridors between Broadway and King Street. From these areas, the inspection program should spread out to complete the West Broadway area prior to expanding to the rest of the City.

(c) *The computerization of inspection reporting to improve the efficiency of inspectors.*

It is recommended that Code Enforcement Inspectors be equipped with note-pad size personal computers for recording their inspection findings. These note-pad computers can improve efficiency through a multiplicity of functions including having all files downloaded daily into the City's computer system so that a running log of inspections that are pending, completed, or where violations are cited, can be maintained by the Code Enforcement Bureau. In addition, these note-pad computers can serve to provide inspectors with their daily schedule of inspections to be undertaken.

(d) *Inspect rental units on an annual basis.*

Currently the inspection of rental units is required only when there is a change in tenant occupancy. This means that several years can pass between inspections of a unit, during which problems may occur that are not repaired or are inadequately repaired by the building owner. The only way to avoid this time lapse is to require all units to be inspected on an annual basis. This would serve two purposes:

1. It puts landlords on notice that repairs must be made in a timely manner or else they may be caught by the inspector;

2. If problems are found they would be relatively minor rather than major items.

In addition to effecting improvement in the quality of units by going to an annual inspection, the revenues raised by an annual inspection fee would fund a significant part of the departments budget for its field officers. If an annual fee of $50.00 per unit is charged it is estimated that this would generate approximately $60,000[10] per year.

(e) *Prosecution and penalties for violations.*

Aggressive inspection of substandard units in the City should be coupled with equally aggressive prosecution and penalization of housing code violators. This aggressive positioning would serve as a warning to property owners that substandard conditions will not be accepted and that improvements must be made. To accomplish this, the following steps should be implemented to accomplish this aim:

1. *Hire a special judge to hear only code enforcement related cases.*

2. *Hire a code enforcement prosecutor whose responsibilities would be directed towards an aggressive prosecution of code enforcement violations.*

Housing code violations are typically heard in the Municipal Court along with other matters under the Court's jurisdiction (DUI's, assault cases, etc.). The hiring of a special judge and prosecutor to handle only Code Enforcement matters not only makes a statement that Gloucester City is serious about correcting code violations, but it also allows these cases to be prosecuted in an expedited manner without interfering with other municipal court matters.

In selecting a judge and prosecutor for the Special Code Enforcement Court, Gloucester City should look to hire persons who will use the maximum penalties available to the City to address these deficiencies. This has been successfully implemented in other communities such as the City of Ventnor, where the judge in charge of the Code Enforcement matters consistently levels the maximum penalties that are currently available under the law. Now that the judge's reputation has been made as a tough judge, property owners are attempting to correct the problems before they go to Court so that they do not have to face stiff penalties.

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[10] This assumes there is no change in the number of rental units reported (1,217) in the 1990 Census.

B. Neighborhood Strategies

1. West Broadway Area

Within the West Broadway area can be found a majority of the older housing stock in the City (the Historic District is located entirely west of Broadway). Many of the residential units are rowhouses, at densities in excess of fifteen units per acre. The rowhouses and even many of the single family detached structures are built on small lots that do not have area available for off street parking or other amenities found in modern residential developments. This has resulted in a lowering of the quality of life brought on by the congestion resulting from competition for limited parking on a street system designed in the horse and buggy days. The following programs are recommended to improve the quality of life in this area:

a. Reduce Residential Density

Gloucester City should seek to reduce residential densities in the area west of Broadway through the institution of the following program/action items:

(1) *Demolition of structurally deteriorated buildings*

Within the area west of Broadway, it is recommended that the City conduct a block-by-block survey of existing building conditions to assess in detail the quality of the existing housing stock. This survey should identify structures in sound condition that do not require rehabilitation, structures suitable for rehabilitation, and structures that should be demolished. The survey should also identify existing parcels of vacant land for assessment in relationship to buildings to be demolished to identify sites suitable for the development of in-fill housing at appropriate densities.

(2) *Acquisition of multi-unit housing and conversion back to single-family ownership.*

Many of the multi-family structures in the West Broadway area were originally developed as single-family, detached structures and were, by successive changes in ownership over time, partitioned to contain two or more units.

To achieve the goal of density reduction, it is recommended that the City target these units for acquisition, conversion back to single-family structures and re-sale to qualified home buyers. These actions would not only lower the density in this area, but would also help preserve the existing character of the housing stock.

(3) *Investigate the legality of amortising existing non-conforming multi-family uses and converting them back to the original single family use.*

In conjunction with, or in lieu of, the above referenced acquisition program, legal counsel to the City should be authorized to do the research and issue an opinion letter regarding the ability of the City to advertise existing non-conforming multi-family residential units and require their conversion back to the original single-family uses. If a favorable opinion regarding the amortization program is issued, the presence of existing non-confirming uses would be phased out over a period of many years. This would result in a reduction in density through conversion of existing structures at a lower cost to the City.

(4) *Develop in-fill sales housing on selected vacant lots.*

As the City goes through the inventory and demolition of sub-standard units, the comprehensive evaluation of the resulting vacant parcel(s) and the adjacent land uses should be conducted to determine the appropriate use for the newly vacant land. If the parcel is an isolated undersized lot, the City should make the land available to the adjoining property owners at a nominal fee for use as an off-street parking area or as additional yard space. Deed restrictions would have to be imposed on these parcels to prevent the future construction of a new residential building on the land.

Where the land is of sufficient size to accommodate a new residential unit with adequate off-street parking and yard areas, the City should market the land for development of new in-fill housing. The proceeds from these land sales would be deposited into the housing trust fund for use in that program to encourage owner-occupied housing.

b. <u>Code Enforcement</u>

(1) *Conduct target area inspections of housing.*

As previously noted, a concentrated effort of Code Enforcement inspections in the West Broadway area is being recommended to identify sub-standard units (principally multi-family units) and sub-standards structures which should be demolished.

(2) *Provide grants and loan programs to assist homeowners to meet code standards.*

To assist qualified homeowners to bring housing units up to code, the City should provide low-interest loans and/or grants to cover a portion of the financial burden on the homeowner. These funds could originate either by designating a portion of the housing rehabilitation funds under the Small Cities Program for code enforcement grants and loans or by utilizing recaptured monies from the sale of units that have been rehabilitated under this program.

c. General Strategies

(1) *Provide additional community amenities.*

A comprehensive inventory of vacant land existing and resulting from demolition activities should be undertaken. Once this is completed, the City should undertake efforts to use some areas of the vacant land to assemble sites for multi-purpose community spaces. Key elements that should be provided as part of these multi-purpose uses are: neighborhood parking lots which could be designed to also function as recreation areas, community gardens, and vest pocket parks.

(2) *Undertake comprehensive beautification/improvements on targeted corridors.*

The Market Street and Monmouth corridors have been identified as key linkages connecting the Riverfront Recreational Redevelopment to the Broadway Commercial Corridor. A Streetscape Improvement Program along these streets would serve to reinforce community pride and also create an attractive visual environment for non-residents and visitors to the riverfront area encouraging them to stay and further explore the City. Comprehensive improvements along these corridors would include: stylized lighting, banners, sidewalk improvements, street tree enhances, and fencing to compliment the existing pattern of wrought iron fencing.

2. Hunter Street Area

The Hunter Street area is a sub-set of the West Broadway area. This area is also known as the "Knitting Mill Tract" and is generally bounded by Powell Street, 6th Street, Jersey Avenue, and 5th Street.

The Hunter Street area is proposed as the site for the development of 55 units of intergenerational housing, which is to be constructed on a 2.2 acre site located to the north of Division Street (1.1 acres between Powell Street and Hunter Street and 1.04 acres between Hunter Street and Division Street). With a density of approximately 24.75 units per acre, the residential intensity of the Hunter Street Project is higher than recommended for the balance of the West Broadway area. The project does, however, offset the higher density by providing off-street parking and common open space areas in corner parts, thus reducing the impact of the development on the surrounding area.

To further support the Hunter Street Project, the developer is proposing to construct on the adjacent site of the "Jersey Avenue Courts"[11] additional off-street parking, a community center, and an open space area.

The Hunter Street Project has the backing of the City administration, which is working in conjunction with the project developer to locate funding from a variety of federal and state resources including UDAG Funds, Casino Reinvestment Development Authority (CRDA), and New Jersey Balanced Housing Funds.

In the event that the City is unable to obtain all the required funding for the development of this project, it is recommended that the City consider selling this land to private developers for the construction of single-family, detached or duplex units as currently permitted under the Zoning Ordinance. Based on the minimum lot dimensions of the Ordinance, it is estimated that between 18 to 24 dwelling units could be constructed on this parcel. If the City sells the land to private developers, the proceeds from this sale could be used by the City as seed money for the Housing Trust Fund, which is intended to assist qualified households in purchasing units for owner-occupancy.

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[11] The area of the Jersey Avenue Courts, which is situated between Division Street and Jersey Avenue, is currently fenced off and subject to be the site of a clean-up by PSE&G.

3. East Broadway Area

a. Maintain Existing Residential Density

Under the current zoning, the residential areas west of Broadway are designated as residential low density. The ordinance standards allow a minimum 5,000 s.f. lot size, which equates to a density of approximately 8 dwelling units per acre. Only single- family, detached residential structures are permitted in this area.

Based on the current character of development in this area, it is recommended that existing densities be maintained.

b. Code Enforcement

Initially, Code Enforcement should maintain its existing level of activity in this area with the inspection of units every change of occupancy. This level of inspection would be maintained until the targeted sweep of the West Broadway area is completed, at which time targeting in the area east of Broadway should be initiated. The focus of Code Enforcement activity east of Broadway would be the same as previously described for the West Broadway area.

As part of an overall City-wide strategy, Code Enforcement regulations should be revised to require the annual inspection of rental units. Annual inspections of rental units would serve to improve the image of the City and provide a level of protection for the owners of rental units by alerting them to problem tenants who do not take care of their units.

c. General Neighborhood Improvements

(1) *Designate residential streets as truck free areas.*

The establishment of principal truck routes to serve both the Holt Complex and the Gloucester Point Redevelopment Area requires coordination efforts by the City with state and county transportation agencies. Because of the different agencies involved and other improvements required to create the appropriate truck routes, this process could prove to be very lengthy and not provide any immediate relief to local citizens. As an interim measure, it is recommended that the City adopt an appropriate ordinance to post signs on all residential streets intersecting with Johnson Boulevard/Klemm Avenue and Market Street prohibiting truck traffic on these roadways. In addition, the size and location of the *No Trucks* traffic sign on Highland Avenue at its intersection with Johnson Boulevard should be modified and enlarged to force truck drivers to follow the appropriate route.

(2) *Utilize the Brown Street School as a Neighborhood Support Facility.*

With the pending opening of the Cold Spring School, the Gloucester City Board of Education has indicated it intends to close and dispose of the Brown Street School, which is located on a highly developed residential street.

It is recommended that the Brown Street School building be used in the future as a community support facility, such as a day-care center, senior center, or other use that benefits the surrounding residents.