

**CITY OF GLOUCESTER CITY  
MASTER PLAN REEXAMINATION REPORT**

**SEPTEMBER 2002**

**HOUSING PLAN ELEMENT**

**V. INTRODUCTION**

Housing is an important component of any master plan element since it is a key element that effects the quality of life in a community. The location, size, quality, availability, and affordability of housing are key elements in community planning.

In Gloucester City, where housing takes on such varied characteristics, its continued historic evaluation becomes important.

To accomplish this task in a consistent manner the housing report of the 1996 Master Plan was compared with 2000 Census information using the same tables previously prepared. This allowed a subsequent analysis in a historically consistent manner.

No major deviant trends were discovered. There were however some subtle changes in patterns of ownership and aging that may require further discussion to define possible trends.

An evaluation of COAH requirements reveals a need for 47 units, which in all probability have been filled via the City's rehabilitation efforts.<sup>1</sup>

The following text compares the 1996 Housing Plan statistics against 2000 Census data in a pattern consistent with the tables and charts previously prepared.

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<sup>1</sup> Verified by a COAH official via phone (August 29, 2002)

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**VI. HOUSING PLAN**

**INVENTORY OF THE MUNICIPAL HOUSING STOCK**

An inventory of the existing housing stock in Gloucester City was conducted to provide a basic understanding of the scope and magnitude of this resource. Factors that affect the quality of the housing stock in the community include age, condition, type, and density of housing, ownership versus rental, etc. All are factors that impact not only individuals residing in units, but also the entire City.

For comparison purposes, this inventory reviews not only characteristics of housing found in Gloucester City on a census tract basis (see Figure H-1 for Census Tract Boundaries), but where appropriate, compares local conditions with those found in the surrounding communities of Bellmawr, Brooklawn, Camden, and Mount Ephraim, and with Camden County as a whole

**A. Age of Housing**

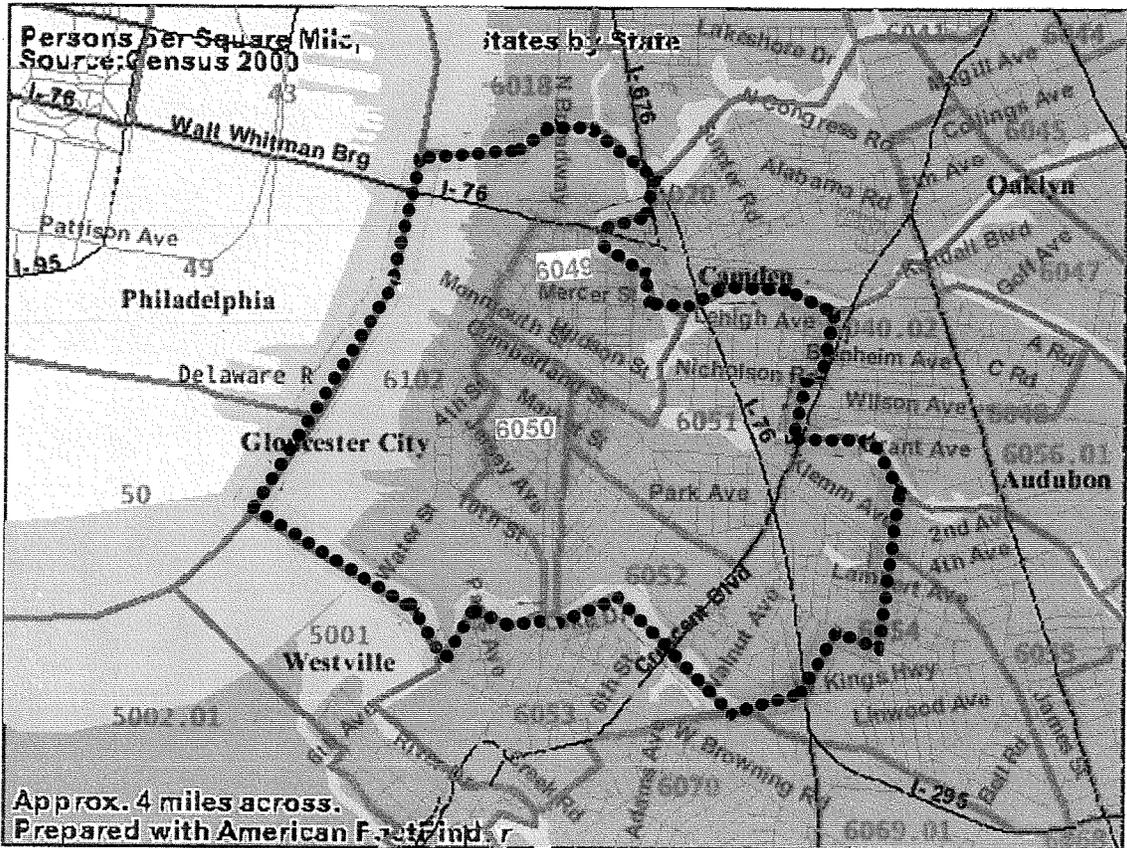
According to published documentation,<sup>2</sup> there were a total of 4,561 housing units in Gloucester City in March 2000. This represents a decrease from 4,934 housing units taken from the 1990 Census<sup>3</sup>. As shown in Figure H-2, entitled "Age of Housing Stock", 50% of all housing (2,325) was constructed before 1940 and is over 60 years of age.

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<sup>2</sup>U.S. Census Bureau, Census 2000

<sup>3</sup> Gloucester City Master Plan, Gloucester City, NJ, December 1995

**FIGURE H-1**  
**Gloucester City, New Jersey**  
**Census Tracts**



Source: Census 2000

SCALE 1 INCH = 0.7 MILES



Gloucester City Municipal Boundary



Census Tract Boundaries

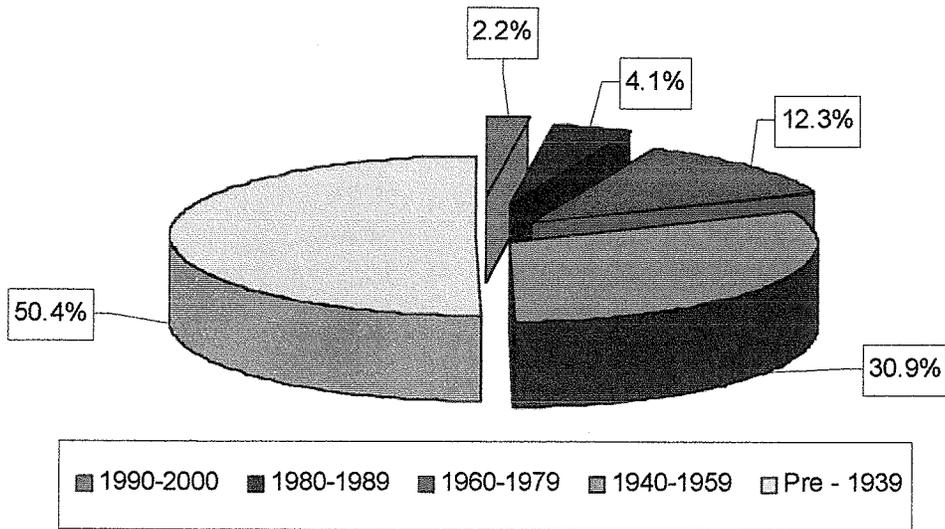
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FIGURE H-2

AGE OF HOUSING STOCK  
GLOUCESTER CITY, NJ



SOURCE: U.S. CENSUS BUREAU, CENSUS 2000  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*Fifty percent of the housing stock is over 60 years of age. Twenty-five building permits were issued in Gloucester City between 1990 and 1999. This low volume of building permits is in part due to the lack of developable land in Gloucester City.*

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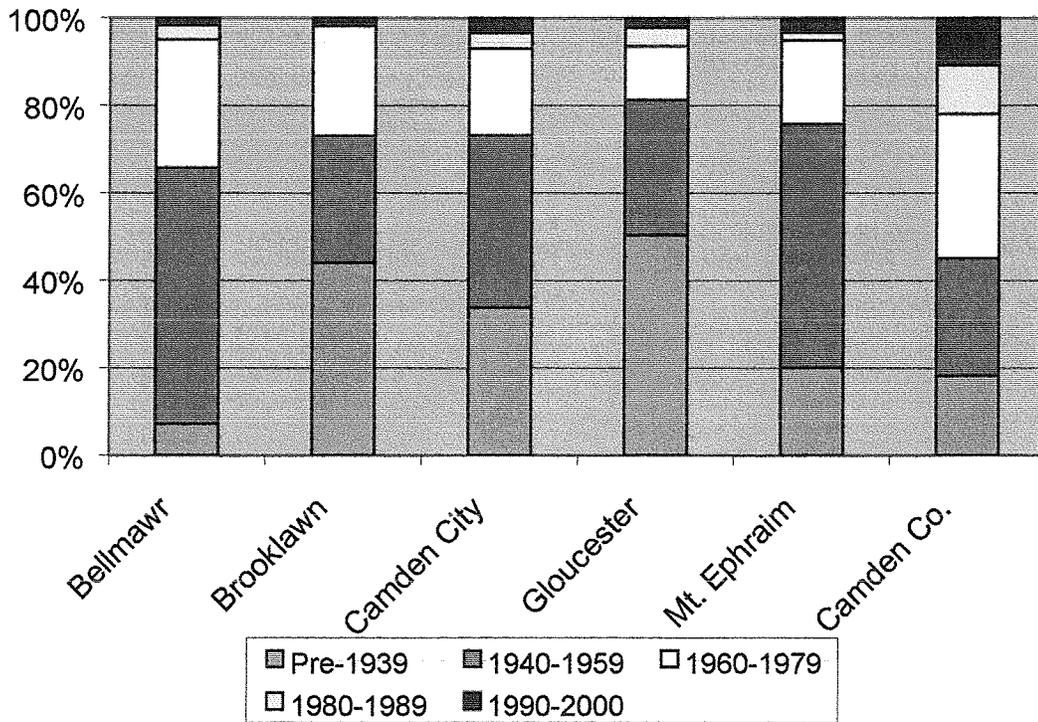
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**FIGURE H-3**

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



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*Gloucester City has a higher proportion of housing pre-dating 1939 than all surrounding communities and Camden County. Housing of this age commonly may have plumbing problems, ventilation problems, and code violations. These issues should be addressed by continuing to support active code enforcement and rehabilitation programs.*

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**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.

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**FIGURE H-4**

**PUBLISHED INDICATORS OF SUBSTANDARD HOUSING CONDITIONS  
GLOUCESTER CITY, NJ**

<b>HOUSING QUALITY VARIABLE</b>	<b>SUBSTANDARD CONDITION</b>	<b># OF REPORTED OCCURENCES IN GLOUCESTER CITY</b>
Age of Housing	Over 50 years old	2325 to 3725 <sup>4</sup>
Kitchen Facilities	Non exclusive or incomplete	20
Overcrowding	1.01 or more persons per room	107
Telephone	No telephone service	109

<sup>4</sup> 2000 Census data uses the 1940 to 1959 range as a period when a certain amount of housing was built in Gloucester City. The necessary 50 year old measurement to coincide with COAH falls on the year 1950. Since this year is in the middle of this range it is only possible to give a range of reported occurrences in the table above.

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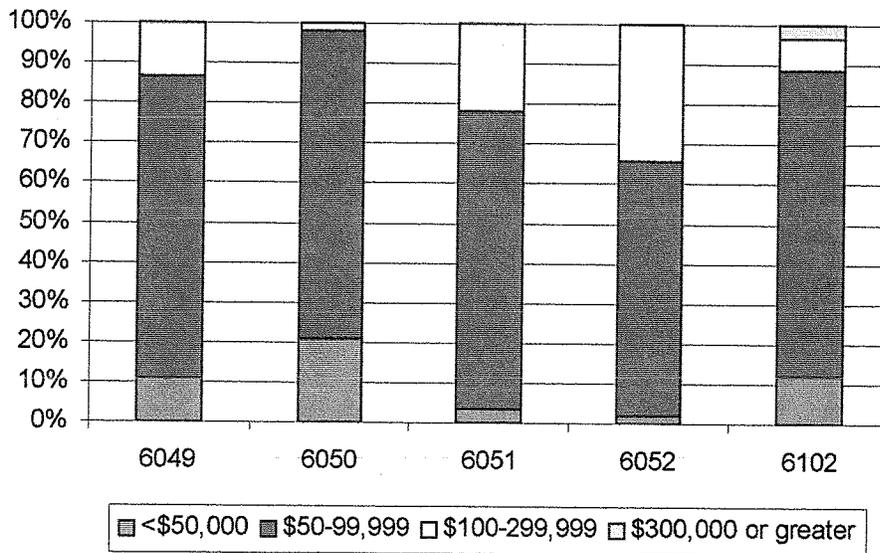
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**C. Purchase or Rental Value**

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 2000 Census. Refer to Exhibit B for a map of the Census Tracts in Gloucester City.

**FIGURE H-5**

**VALUE OF SPECIFIED OWNER OCCUPIED UNITS  
GLOUCESTER CITY, NJ**



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*The majority of the housing stock in Gloucester City is valued between \$50,000-\$100,000.*

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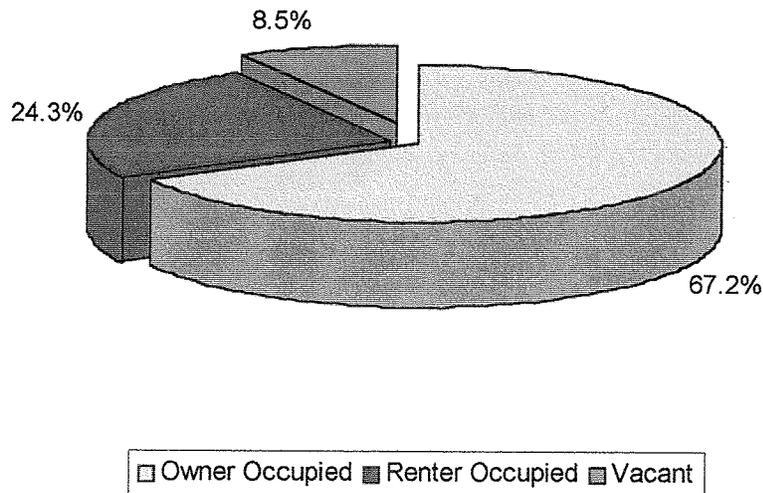
D. Occupancy Characteristics

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 and individual unit (either by an owner or tenant) are considered evidence of a stable, healthy community. Conversely, a high percentage of rental units or a high turnover of tenancy are considered symptoms of communities in decline.

The 2000 Census reported a total of 4,612 housing units in Gloucester City. As shown in Figure H-6, 67% were owner-occupied, 24% were renter occupied, and the remainder were vacant.

FIGURE H-6

HOUSING OCCUPANCY CHARACTERISTICS  
GLOUCESTER CITY, NJ



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*Gloucester City currently contains 67% owner-occupied housing as compared to 69% owner-occupied housing in 1995. This indicates a conversion of 2% (+/- 84 units) of the housing units from owner to renter occupied, which moves towards creating a more dense and unstable community.*

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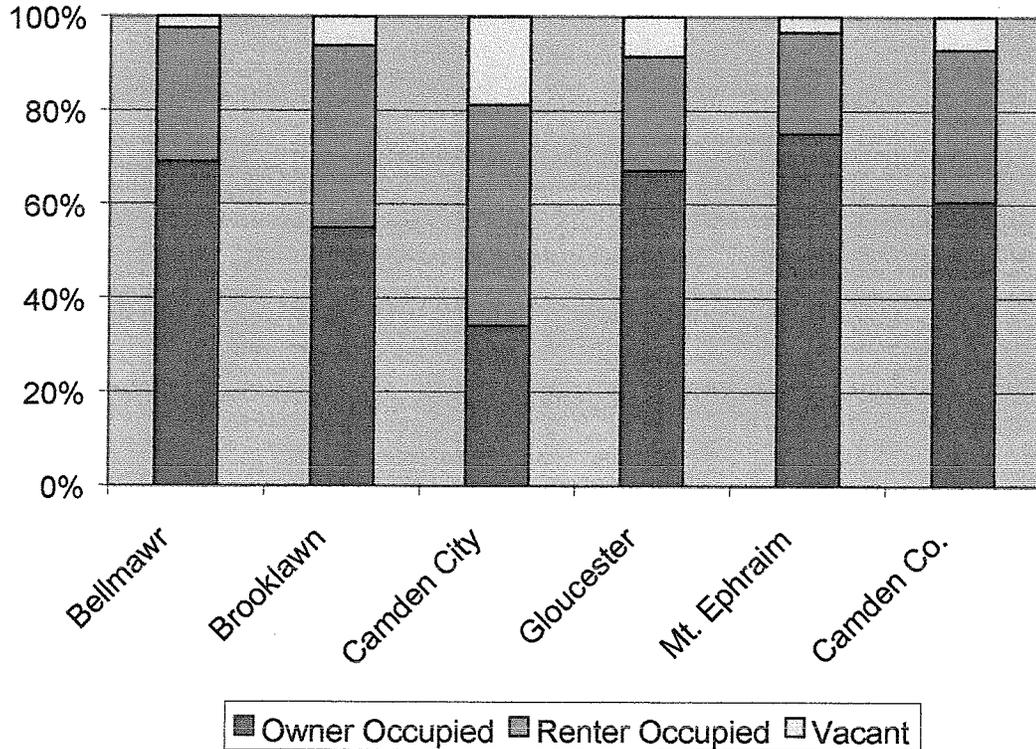
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FIGURE H-7

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



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*Gloucester city has a higher percentage of owner-occupied housing than Camden County and most of the surrounding communities. This is a significant indicator of community stability.*

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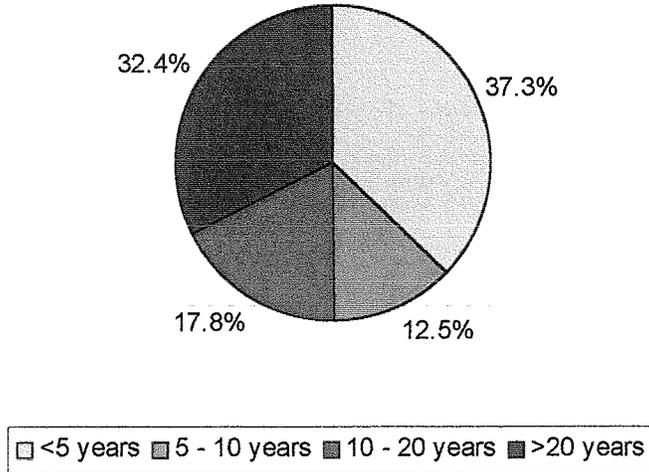
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E. HOUSEHOLD TENURE

Figure H-8 shows the tenure of householder occupancy of all occupied units in Gloucester City. As indicated in this figure, approximately 37% of the households were reported as residing in their units for 5 years or less. Over 50% reported residing in their homes for over 10 years. These percentages for 2000 are consistent with 1990 data.

FIGURE H-8

HOUSEHOLD TENURE  
ALL OCCUPIED UNITS  
GLOUCESTER CITY, NJ



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*Over 60% of all households have occupied their residences for over 5 years, which is significant evidence of a stable community structure.*

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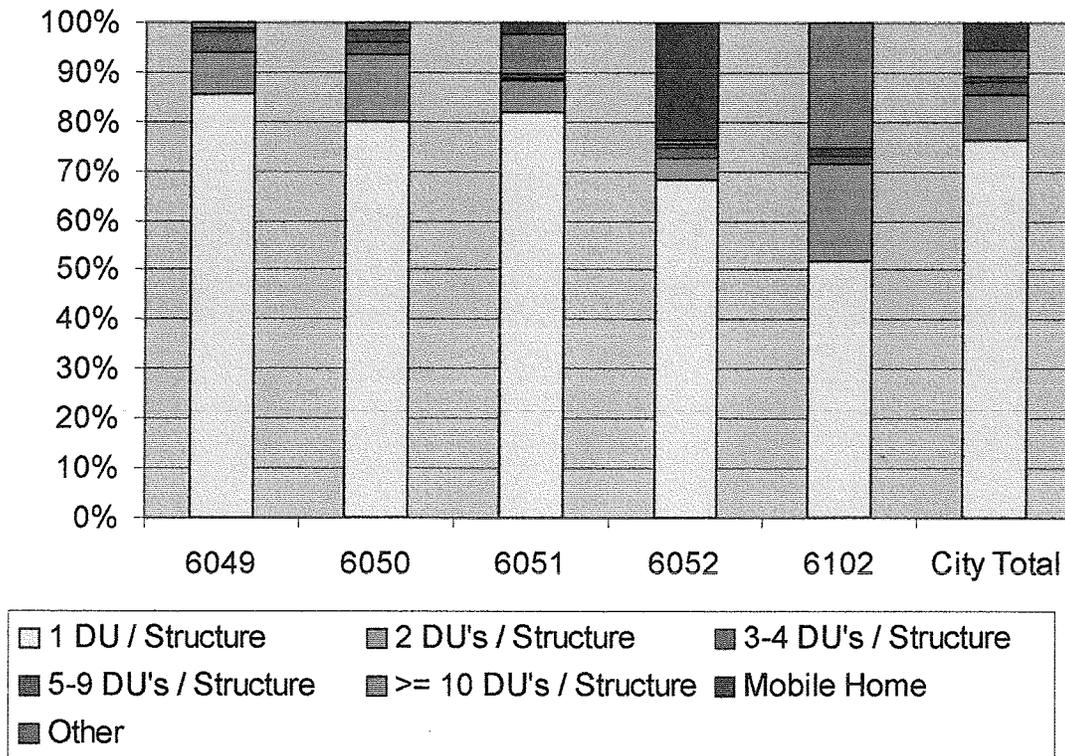
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**F. Housing Types**

Figure H-9 shows housing unit types on a Citywide basis and also by individual Census Tracts. As reflected in this figure, 76% of the units in the City are reported as being a single-unit structure, with less than 6% of the housing being multi-family structures containing 10 or more units. The percentage of single-unit structures in the City has increased by 4% when comparing the numbers in this plan to those of the *Gloucester City Master Plan* completed in 1996. The percentage of multi-family structures containing 10 or more units has decreased to 6%. This represents a move towards a less dense community.

**FIGURE H-9  
COMPARISON OF HOUSING UNIT TYPES BY CENSUS TRACT  
GLOUCESTER CITY, NJ**



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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

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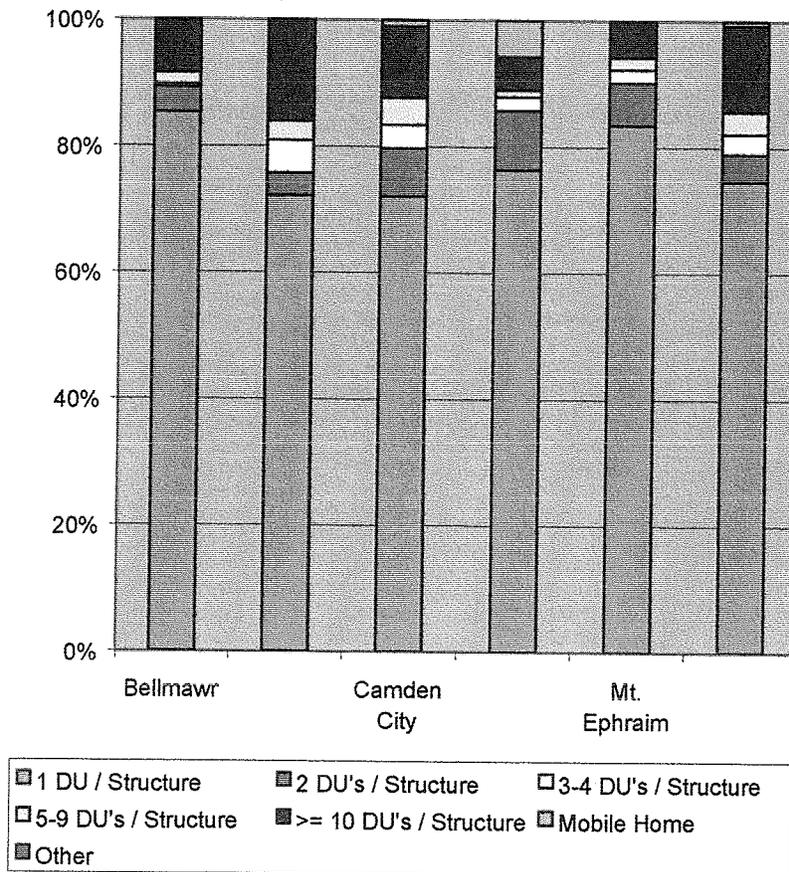
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Figure H-10 compares housing types in Gloucester City with surrounding communities and Camden County. As reflected in this figure, the proportion of single-unit structures in Gloucester City falls within the range of comparable structures reported 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 (8.4%), Camden City (11.3%), and Brooklawn (18%).

**FIGURE H-10  
COMPARISON OF HOUSING UNIT TYPES  
GLOUCESTER CITY, SURROUNDING COMMUNITIES, AND CAMDEN COUNTY**



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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

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**G. 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 of development in these areas varied from a high of over 38 units per acre on Block 19 (bounded by Essex Street, Willow Street, Morris Street, and King Street) according to the *Gloucester City Master Plan* of 1995 to a low of 7 units per acre on Block 28 (bounded by Cumberland Street, Joy Street, Ridgeway, Street and Atlantic Street). Refer to Figure H-13 on page HSG-21 of the 1996 Master Plan for a complete table. Density levels since 1996 have changed very minimally if at all, therefore negating the need to regenerate these numbers.

The figure 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 area of Gloucester City.<sup>5</sup> 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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<sup>5</sup> On-street parking congestion is discussed in more detail in the Circulation Plan element.

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**VII. 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 March of 2000 (the most recent period available), shows that permits have been issued for the construction of twenty-five (25) new housing units. This calculates to approximately 2.5 new dwelling units per year.<sup>6</sup> 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**

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 areas west of Broadway. The exceptions, which can be found 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.<sup>7</sup>

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<sup>6</sup> Source: New Jersey Department of Labor, July 2000

<sup>7</sup> The status of the Knitting Mill site should be defined regarding its brownfield classification.

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**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 upgrading of existing housing that is occupied by households falling into these income categories.

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**VIII. DEMOGRAPHIC CHARACTERISTICS**

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.) The 2000 Census reports a total of 4,213 households in Gloucester City, with an average size of 2.72 persons per household. This indicates a reduction in housing density, however the percentage of households comprised of families fell from 70% of all households in 1990 to 67.4% of all households in 2000. Approximately 27% of households in 2000 are reported as living alone compared to 25% of households in 1990. Approximately 55% (634 units) of these households were occupied by persons aged 65 or over in 1990. Approximately 48% (549 units) of these households were occupied by persons aged 65 or over in 2000.

This does not mean that there is no need for additional housing for the 65 or over demographic. Currently, elderly residents of Gloucester City are moving to nearby communities with such facilities. This loss of population is not desired. This population is still utilizing community facilities in Gloucester City such as churches, community centers, etc. There has been an expressed desire by elderly residents to remain in the City.<sup>8</sup>

There currently exists an income-qualified development with a significant waiting list. There is also a proposed income qualified development. The need is for a non-income qualified elderly housing development as mentioned above.

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<sup>8</sup> Information obtained via phone conversation with Paul Kain of Gloucester City; August 21, 2002

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Figure H-11 presents the household and family size statistics for Gloucester as reported in the 2000 Census. The largest families (with an average of 3.52) occur in Tract 6102. This is a small reduction from 3.63 persons in 1990. However, any reduction in density is a positive sign. The smallest families still reside in Tract 6052. The largest households are in Tract 6050 at 2.95 persons. Tract 6049 contained the largest households in 1990.

Single females with children showed a significant decrease between 1990 and 2000. In 1990, 9% of all multi-person households in the City were headed by single females with children. By the 2000 Census that number has dropped to 7.3%. The highest concentration of these households continues to be in Tracts 6102 and 6050. Childcare services are needed to support this population of "fatherless" households.

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**FIGURE H-11**

**HOUSEHOLDS AND FAMILY SIZES BY CENSUS TRACT  
GLOUCESTER CITY, NJ**

	<b>6049</b>	<b>6050</b>	<b>6051</b>	<b>6052</b>	<b>6102</b>	<b>CITY TOTAL</b>
<b>TOTAL HHOLDS</b>	1039	812	1020	941	401	4213
<b>AVG. # PER./HHOLD</b>	2.85	2.95	2.66	2.44	2.69	2.72
<b>TOTAL FAMILIES</b>	721	574	690	623	232	2840
<b>AVG. # PER./FAMILY</b>	3.45	3.50	3.26	2.99	3.52	3.32
<b>1-PERSON HHOLDS</b>	272 26.2%	191 23.5%	276 27.1%	267 28.4%	139 34.7%	1145 27.2%
<b>HHOLDER &gt;= 65 YRS</b>	117 43%	73 38%	115 42%	144 54%	100 72%	549 48%
<b>SINGLE FEM. W/CHILD</b>	93 12.9%	85 14.8%	51 7.3%	40 6.4%	40 10%	309 7.3%
<b>INMATES</b>	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%
<b>OTHER, GROUP HOUSING</b>	11 0.4%	0 0%	0 0%	24 1%	0 0%	35 0.3%

SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*In 1990 families accounted for 70% of all households in Gloucester City. Census 2000 shows that families account for approximately 67% of all households in Gloucester City. While this may seem like a small decrease, 3% represents 126 households, which is significant. The percentage of single female-headed households with children has dropped from 9% in 1990 to around 7% in 2000.*

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Figure H-12 compares the family and household characteristics of Gloucester City with that of surrounding communities and Camden County in general. While the percentage of householders 65 years of age or older is higher than most surrounding communities and Camden County as a whole at approximately 48%, the percentage of these households has dropped from 55% in 1990. This may be attributable to the lack of desirable elderly housing with appropriate services.

**FIGURE H-12**

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

	<b>Bellmawr</b>	<b>Brooklawn</b>	<b>Camden City</b>	<b>Gloucester</b>	<b>Mt. Ephraim</b>	<b>CAMDEN COUNTY</b>
<b>TOTAL HHOLDS</b>	4446	961	24177	4213	1818	185744
<b>AVG. # PER./HHOLD</b>	2.53	2.45	3.12	2.72	2.46	2.68
<b>TOTAL FAMILIES</b>	3136	601	17434	2840	1175	129844
<b>AVG. # PER./FAMILY</b>	3.02	3.09	3.62	3.32	3.13	3.23
<b>1-PERSON HHOLDS</b>	1124 25.3%	297 30.9%	5439 22.5%	1145 27.2%	556 30.6%	46556 25.1%
<b>HHOLDER &gt;= 65 YRS</b>	492 43.8%	122 41.1%	1887 34.7%	549 47.9%	282 50.7%	18054 38.8%
<b>SINGLE FEM. W/CHILD</b>	213 4.8%	96 10%	5935 24.5%	309 7.3%	53 2.9%	15890 8.6%
<b>INMATES</b>	0 0%	0 0%	3454 4.3%	0 0%	0 0%	7602 1.5%
<b>OTHER, GROUP HOUSING</b>	30 0.3%	1 0%	921 1.2%	35 0.3%	15 0.3%	2804 0.6%

SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

*The overall percentage of one person households has risen, but the percentage of one person households headed by those 65 years old and older has decreased since 1990.*

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**B. Income**

Figure H-13 illustrates the household income characteristics of Gloucester City based on Census Tract data. The pertinent points presented in this table include:

- The highest household incomes are reported in Tract 6051, with a median income of \$43,714. The lowest income is reported in Tract 6102, with a median income of \$19,083.
- Citywide, approximately 34% of all households reported receiving income from Social Security, a dramatic increase from only 4% in 1990. The Census Tract with the highest percentage of households on social security is Tract 6102, at 52.9%. The lowest percentage Tract is 6049 at 25.1% of households. This reflects the overall aging of the population of Gloucester City.
- Of all households reported, 3.5% received public assistance. This represents a decrease from 5% in 1990, most likely a result of the national welfare reform policy.

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**FIGURE H-13**

**HOUSEHOLD INCOME CHARACTERISTICS  
BY CENSUS TRACT  
GLOUCESTER CITY, NJ**

	<b>6049</b>	<b>6050</b>	<b>6051</b>	<b>6052</b>	<b>6102</b>	<b>CITY TOTAL</b>
<b>TOTAL HHOLDS</b>	1039	807	1000	961	433	4248
<b>&lt;\$25,000</b>	332 31.7%	283 35%	291 29.1%	277 28.9%	239 55.2	1422 33.4
<b>\$25,000-\$49,999</b>	273 26.1%	287 35.6%	293 29.3	310 32.3%	98 22.6%	1261 29.7%
<b>&gt;\$50,000</b>	442 42.2%	237 29.3%	416 41.6%	374 38.8%	96 22.2%	1565 37%
<b>MEDIAN</b>	42694	31026	43714	40920	19083	36855
<b>MEAN</b>	51504	39781	53199	48233	37616	47685
<b>PER CAPITA</b>	17766	13621	18804	19032	12370	16912
<b>#W/EARNINGS</b>	817 78%	650 80.5%	767 76.7%	689 71.7%	257 59.4%	3180 74.9%
<b>#W/SOCIAL SECURITY</b>	263 25.1%	257 31.8%	330 33%	379 39.4%	229 52.9%	1458 34.3%
<b>#W/PUBLIC ASSISTANCE</b>	16 1.5%	45 5.6%	35 3.5%	14 1.5%	38 8.8%	148 3.5%

SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*One of the statistics that stands out the most is the reduction in the percent of households with public assistance. The number dropped from 9% in 1990 to 3.5% in 2000. However, the percentage of the population with earnings dropped 2%. This reduction in public assistance may be attributed to the national welfare reform efforts.*

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**C. AGE**

Figure H-14 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 36.4 years old, which is 5 years higher than the median age in 1990. This is close to the Camden County average of approximately 36 years of age. All municipalities reported a higher average age in 2000 than in 1990. Camden City showed the smallest increase in median age from 26% to 27.2%.
- The percentage of persons in Gloucester City, its surrounding communities, and Camden County that are between the ages of 25 and 34 years old has changed from an average of 17-18% to an average of around 13%. 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. The significant decrease in this age group could lead to more renter occupied units, diminishing school populations, and a larger strain on public services needed.

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**FIGURE H-14  
COMPARISON OF AGE CHARACTERISTICS  
GLOUCESTER CITY, SURROUNDING AND CAMDEN COUNTY**

	<b>Bellmawr</b>	<b>Brooklawn</b>	<b>Camden City</b>	<b>Gloucester</b>	<b>Mt. Ephraim</b>	<b>CAMDEN COUNTY</b>
<b>TOTAL</b>	11262	2354	79904	11484	4495	508932
<b>0-4 YRS</b>	571 5.1%	165 7%	7302 9.1%	736 6.4%	257 5.7%	34411 6.8%
<b>5-14 YRS</b>	1348 11.9%	353 15%	16097 20.1%	1759 15.3%	576 12.8%	78898 15.5%
<b>15-24 YRS</b>	1368 12.2%	296 12.6%	13835 17.3%	1582 13.8%	491 11%	63994 12.6%
<b>25-34 YRS</b>	1398 12.4%	352 15%	12256 15.3%	1406 12.2%	586 13%	70516 13.9%
<b>35-44 YRS</b>	1843 16.4%	409 17.4%	11281 14.1%	1950 17%	768 17.1%	84876 16.7%
<b>45-54 YRS</b>	1519 13.5%	284 12.1%	7935 9.9%	1487 12.9%	634 14.1%	69427 13.6%
<b>55-64 YRS</b>	1264 11.1%	185 7.9%	5108 6.4%	982 8.5%	379 8.4%	43041 8.4%
<b>65-75 YRS</b>	1085 9.6%	140 5.9%	3592 4.5%	868 7.6%	359 8%	32844 6.5%
<b>75 OR MORE YRS</b>	884 7.8%	170 7.2%	2498 3.1%	714 6.2%	445 9.9%	30925 6.1%
<b>MED AGE</b>	40.1	35.2	27.2	36.4	39.6	35.8
<b>TOTAL LAND MASS (SQM)</b>	3.0	0.4	8.8	2.2	0.9	222.3
<b>GROSS DENSITY P/SQM</b>	3754	5885	9080	5220	4994	2289

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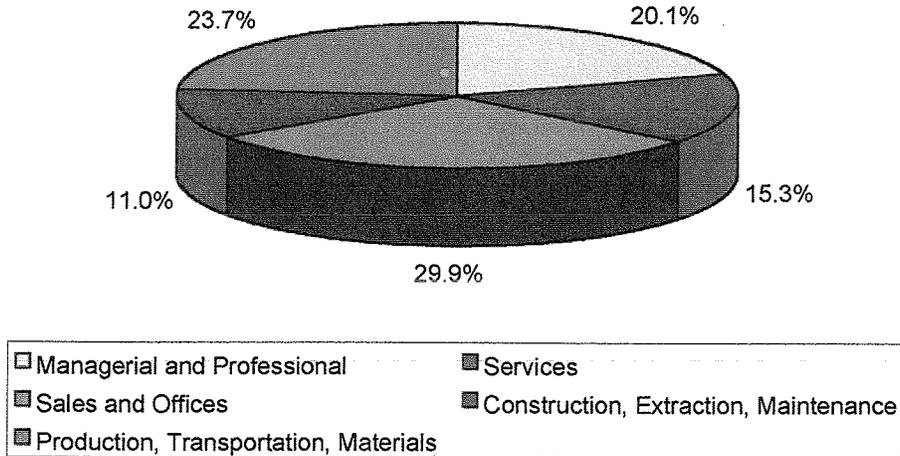
**IX. ANALYSIS OF EXISTING AND PROBABLE FUTURE EMPLOYMENT CHARACTERISTICS**

**A. Existing Employment Characteristics**

Figure H-15 summarizes the civilian employment of Gloucester City residents by occupation group as reported in the 2000 Census. The City has a balanced labor pool with the exception of farming, forestry, and fishing.

**FIGURE H-15**

**2000 EMPLOYMENT BY OCCUPATION  
GLOUCESTER CITY, NJ**



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*Gloucester City continues to have a balanced labor pool. Farming, forestry and fishing have completely disappeared since 1990. Managerial and professional positions and service-oriented employment have both increased by 4%.*

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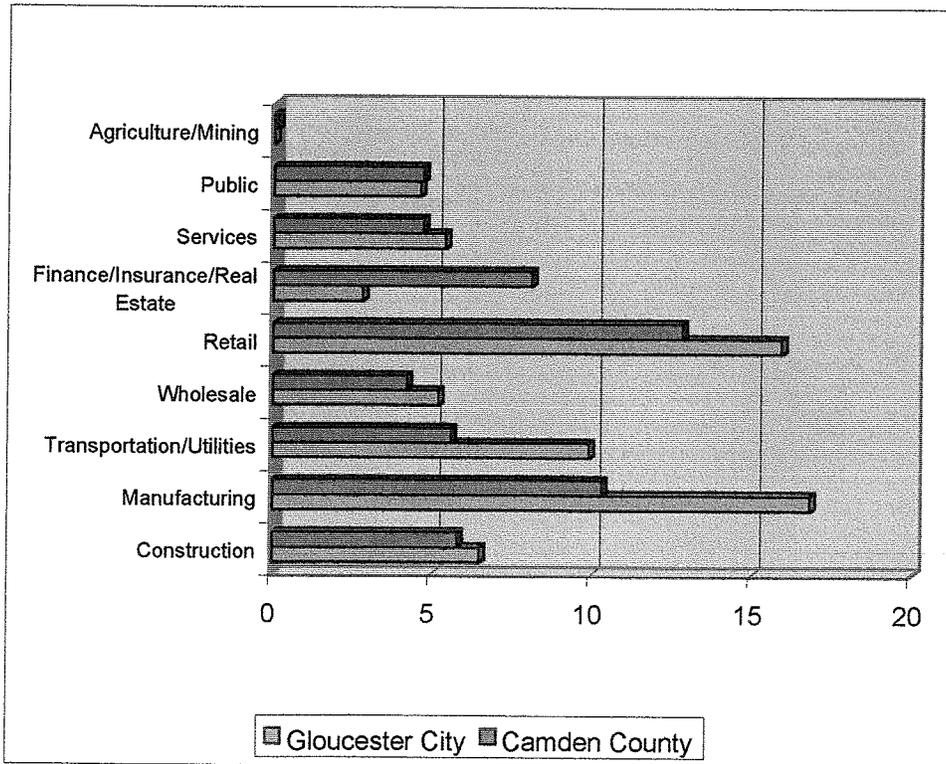
**HOUSING PLAN ELEMENT**

Figure H-16 compares employment by sector in Gloucester City and Camden County as reported in the 2000 Census.

The figure shows that Gloucester City has a higher proportion of population than the County in all sectors with the two exceptions of finance, insurance, real estate and public administration.

**Figure H-16**

**COMPARISON OF 2000 EMPLOYMENT BY SECTOR  
GLOUCESTER CITY AND CAMDEN COUNTY, NJ**



SOURCE: U.S. CENSUS BUREAU  
COMPILED BY: PETER P. KARABASHIAN ASSOCIATES, INC. (AUGUST 2002)

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*The diverse economy across all sectors in Gloucester City should continue to make any redevelopment efforts more effective.*

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**B. Probable Future Employment Characteristics**

The *1996 Master Plan* indicated that by 2005 83% of the jobs created in Camden County would 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.

Gloucester City was projected in the previous plan to have employment levels grow at around 10% through the year 2020. Its manufacturing employment has decreased by approximately 5% in only 5 years. Services and managerial and professional positions have increased by 4%.

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**X. 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**

A representative with the New Jersey Council on Affordable Housing (COAH) determined that Gloucester City has a current obligation of 42 housing units to meet its COAH requirement. Gloucester City is believed to have rehabilitated at least 42 units since April 1990, which would bring the City into compliance. However, an in depth look at the amount of housing that has been rehabilitated is needed to determine how much of it is classified as meeting Gloucester City's fair share housing requirement for low and moderate income households.

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**XI. HOUSING PLAN PROGRAMS AND STRATEGIES**

The purpose of this section of the housing plan is to provide a series of programs and strategies which will serve as the basic principles upon which the housing plan implementation strategy will be based. In order to preserve and improve local housing stock the following programs are recommended:

- A. Promotion of home ownership – Although 67% of the units in Gloucester City are owner occupied efforts should be made to increase the number of owner occupied units. While 67% is still a high rate of ownership it does represent a decrease from 70% ownership in 2000. Stemming this decline in ownership is just as important as promoting home ownership. The following should be done to increase the number of owner occupied units:
  - 1. H-EZ 2000 Programs
  - 2. Expand existing housing rehabilitation programs
  - 3. Implement tax abatement under Redevelopment/Rehabilitation Law
  
- B. Reduce densities west of Broadway
  - 1. 2 for 1 Conversions
  - 2. Inventory/demolition of units not suitable for rehabilitation
    - a. Use land to expand size of adjacent residential properties
    - b. Create neighborhood parking lots with recreational features
    - c. Consolidate clusters of vacant lots into larger parcels for new construction
  
- C. Code Enforcement – Utilize Code Enforcement Officials to improve/maintain the quality of housing stock in the City:
  - 1. Target areas for priority inspection
  - 2. Use recaptured CDBG Funds to assist in correcting violations in units occupied by either senior citizens or very low-income households

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3. Comprehensive training of Code Enforcement Staff/privatization of Code Enforcement activities
  4. Implement annual Fix-up/Clean-up Campaigns
  5. Computerize Code Enforcement Department to improve scheduling and follow-up inspections
  6. Education of residents of the importance of Code Enforcement efforts
  7. Consider special Code Enforcement Court/Prosecutor
- D. Other techniques/programs to be implemented to improve the quality and life in neighborhoods:
1. Implement truck routes to keep trucks bound for riverfront port facilities from residential streets
  2. Implement neighborhood parking programs to reduce congestion on the street system