

III. HOUSING ELEMENT

INTRODUCTION

Like most cities, New Brunswick has a very diverse housing stock. The City provides a broad range of housing choices including detached single-family homes, two-family homes, townhouses, mid-rise and high-rise apartments, and a mixture of owner and rental occupied units. A large portion of the City is devoted to residential neighborhoods comprised of single- and/or two-family dwellings (approximately 57% of the City's housing stock is comprised of one- or two-family homes). Another 12% of the City's housing stock is comprised of 3- or 4- family homes. The remaining 31% of the City's housing stock is comprised of multi-family units (i.e., units in structures containing 5 or more units) available in numerous multi-family developments located throughout the City. Abundant opportunities exist for households wishing to either rent or own a home within the City.

The City's housing is generally older, smaller, more dense and less expensive than housing in surrounding suburban areas that largely developed in the post-World War II era. However, the City has experienced significant residential construction since 1990, which has

improved housing conditions and diversified the housing choices available to residents

Like all cities, New Brunswick must continue to address the housing needs of its residents and must continue to address housing-related issues that affect its overall planning goals. The primary housing-related issues within the City include the following:

- o *Continuing need to provide adequate and affordable housing within the City.* The City has rehabilitated approximately 1,000 units that were in substandard condition or vacant and has constructed 400 units of affordable housing. However, there is still a continuing need to provide safe, code compliant, affordable housing within the City. Therefore, in addition to working towards providing additional affordable housing, there is an ongoing need to reduce the number of substandard and overcrowded housing units through enforcement of housing regulations as well as more pro-active approaches. The provision of safe, code compliant and affordable housing is an issue

within respect to housing for students as well as to seniors and other permanent residents of the City.

- o *Need to provide a variety of housing options attractive to households of varying types and income levels.* Over the last decade or so, the City has made a concerted effort to provide a variety of residential developments that would be attractive to a wide variety of household types and income levels in order to address housing needs, to build dynamic and diverse neighborhoods and to achieve other planning objectives. The objective is to encourage a full-spectrum of housing options in the City, from affordable housing for low- and moderate-income households to market-rate and high-end residential development, and to integrate affordable and market-rate housing. The City has devoted considerable effort to revitalizing its downtown and residential neighborhoods through construction of residential developments that integrate affordable and market-rate housing and/or that introduce higher-end housing into new areas. These projects, include, but are certainly not limited to: Riverwatch (199 market-rate apartments and 30 market-rate townhomes located in the Hiram Market area between Nielson Street and Route 18); Highlands at Plaza Square (417 luxury apartment units fronting Neilson Street); replacement of former New Brunswick Homes with a mixture of housing types in association with the HOPE VI program

(consisting of 198 mixed-income townhouse and low-rise units including 98 public housing units); Fulton Square (integrates 57 low and moderate income units with 133 market rate units); Civic Square IV (located between Bayard and Paterson Streets which included conversion of a former 13-story government office tower into a mixed use building known as Skyline Tower which includes 70 rental housing units of which 14 will be low and moderate income units); the Hampton Club (includes a mixture of market-rate and affordable units) and Richmond Court (82 luxury apartments). Planned projects in the downtown alone include: Heldrich Plaza (which will include 30-40 condominiums) and College Hall (which would include 186 student apartment suites).

- o *Need to increase owner-occupancy in the City.* The majority of housing in the City is renter-occupied. Almost 74% of the City's occupied housing stock consists of rental units. As demonstrated below, the percentage of the City's housing occupied by renters increased significantly between 1990 and 2000. In 2000, there were 3,437 owner-occupied housing units in the City compared to 9,626 renter-occupied housing units. This represented a decrease of nearly 700 in the number of owner-occupied units and an increase of roughly 1,000 in the number of renter-occupied units compared to 1990 levels. The predominance of rental housing in the City is a

concern since it can contribute to neighborhood destabilization due to property neglect and high tenant turnover. A need for the City to continue to encourage and support increased opportunities for home ownership was mentioned frequently during stakeholders meetings. This issue supports the on-going efforts of the City to encourage and support home-ownership within the City. Contributing to this issue is the rather dramatic decrease in the number of owner-occupied units occupied by senior citizen households (who constitute a rather substantial proportion of the City's owner-occupancy households). The sale of owner-occupied units occupied by senior citizen households to investment buyers (who typically convert such housing to rental properties) certainly contributes to the increased percentage of renter-occupied housing in the City. The spread of student housing (discussed below) as well the influx of recent immigrants likely contributes to this issue as well.

- o *Spread of student housing into City neighborhoods.* Traditionally, off-campus housing for Rutgers students had been largely limited to the area bounded by Easton Avenue, College Avenue, Buccleuch Park and Hamilton Street. However, students are continuing to move into other neighborhoods. This is occurring primarily in the 5th and 6th Wards, although students are also moving into other neighborhoods (e.g., 2nd Ward near the Cook/Douglass campus). This has been

identified as a concern because it reduces the availability of affordable housing for permanent residents, tends to increase rents by increasing the demand for housing, and can potentially lead to neighborhood destabilization due to the issues related to the predominance of rental housing mentioned above (e.g., high tenant turnover rates and property neglect). Of particular concern is the conversion of single- and two-family owner-occupied units into rental housing for students since such conversions further reduce home-ownership opportunities for permanent residents and create quality of life issues such as parking problems and local traffic concerns. The growing need for increased cooperation and coordination between the City and Rutgers University regarding student housing needs was identified during the stakeholders meetings as well.

- o *Overcrowded Housing.* Census data from 1990 and 2000 indicates that the average household size in New Brunswick increased by 17% between 1990 and 2000 to 3.23 persons. This data indicates a greater potential for overcrowding of units. Anecdotal evidence from the Division of Inspections indicates a greater frequency of overcrowded conditions found during housing inspections. The increase in overcrowded housing is likely attributable to several different factors but is most likely due to increased housing costs throughout the region and the increased

pressure this places on recent immigrants, students and others seeking low cost housing within the City.

The primary purpose of this Housing Element is to identify the City's housing issues and goals and to make recommendations that address these issues and objectives. As required, the Housing Elements provides a profile of the community (consisting of an inventory of housing in the City; an overview of the City's population characteristics, and other important City characteristics; and describes how the City has addressed its COAH-determined housing obligation.

COMMUNITY PROFILE

This section presents general demographic, housing and other information for the City of New Brunswick. This information is presented because it is important to understand demographic and housing conditions and trends in order to comprehensively plan for the City and presents information that is required in a housing element. The 1995 Master Plan examined growth trends in New Brunswick during the 1970's, 1980's and 1990's. This master plan updates and expands that analysis based on the 2000 Census and other available information.

Overview

The City of New Brunswick is a thriving, multi-cultural community that is growing and prospering. New Brunswick is a nearly fully developed urban center with a population of approximately 48,500 persons (see figure entitled "City of New Brunswick"). The City is located in central New Jersey within the New York-Trenton-Philadelphia transportation corridor, approximately midway between New York City and Philadelphia, with access to three regional roadways: the N.J. Turnpike; U.S. Route 1; and State Route 18 (see figure entitled Regional Location). The City is also served by New Jersey Transit's Northeast Corridor Line along which are located two passenger railroad stations within the City. The City's position within the larger metropolitan area, as well as its

ongoing revitalization and community development initiatives, leave the City poised for continued success in the future (see figure entitled "Regional Location").

Population

After years of limited growth, particularly in relation to the surrounding region, New Brunswick's population has grown significantly in the last decade. The table below shows changes in population within the City of New Brunswick and throughout all of Middlesex County since 1950. As shown in the table, Middlesex County as a whole has experienced

tremendous population growth since 1950. In fact, County population nearly tripled between 1950 and 2000. While the greatest amount of County population growth took place during the 1950's and 1960's, the County did experience appreciable population growth during the 1980's and 1990s as well. In contrast, the City's population remained relatively constant during this time period (particularly between 1950 and 1990 during which time the City's population increased by only 2,631 persons). The City did, however, experience a rather significant increase in population during the 1990s. In fact, the City's population grew by 17 percent (6,862 persons) during the 1990s. This population growth outpaced that experienced throughout Middlesex County as a whole.

Table 1: Population Change – New Brunswick & Middlesex County

Year	New Brunswick			Middlesex County		
	Population	Change		Population	Change	
	Number	Number	Percent	Number	Number	Percent
1950	38,811	-	-	264,842	-	-
1960	40,139	1,328	3%	433,856	169,014	64%
1970	41,885	1,746	4%	583,813	149,957	35%
1980	41,442	- 443	- 1%	595,893	12,080	2%
1990	41,711	269	1%	671,780	75,887	13%
2000	48,573	6,862	17%	750,162	78,382	12%

Source: U.S. Bureau of the Census

The next table shows the changes in overall population experienced by the municipalities adjoining the City of New Brunswick. As shown in the

table, with the exception of Highland Park, all of the municipalities adjacent to New Brunswick have experienced rather significant population growth since 1980. For example, the population of North Brunswick Township grew 63% (14,067 persons) between 1980 and 2000. Edison's population increases by 27,494 (39%). Franklin Township's population grew by 62% (19,545) between 1980 and 2000. The aforementioned communities grew at a rate that outpaced Middlesex County as a whole (which had a population increase of 26% between 1980 and 2000), while East Brunswick (with a 24% population increase), Piscataway (with a 20% population increase) and Highland Park (with a 5% population increase) grew at slower rates. In comparison, the population of New Brunswick increased 17% between 1980 and 2000.

Table 2: Population of the City of New Brunswick and Surrounding Communities

	1980	1990	1980 to 2000		1990 to 2000	
			Percent Change	Number	Percent Change	Number
New Brunswick	41,442	41,711	1%	48,573	6,862	17%
Edison	70,193	88,680	26%	97,687	9,007	9%
East Brunswick	37,711	43,548	16%	46,756	3,208	7%
Franklin	31,358	42,780	36%	50,903	8,123	19%
Highland Park	13,396	13,279	- 1%	13,999	720	5%
North Brunswick	22,220	31,287	41%	36,287	5,000	16%

	1980	1990	1980 to 1990		1990 to 2000	
			Percent Change	2000	Number Change	Percent Change
Piscataway	42,223	47,089	12%	50,482	3,393	7%
Middlesex County	595,89	671,78	13%	750,16	78,382	12%

Source: U.S. Bureau of the Census and 1995 Master Plan

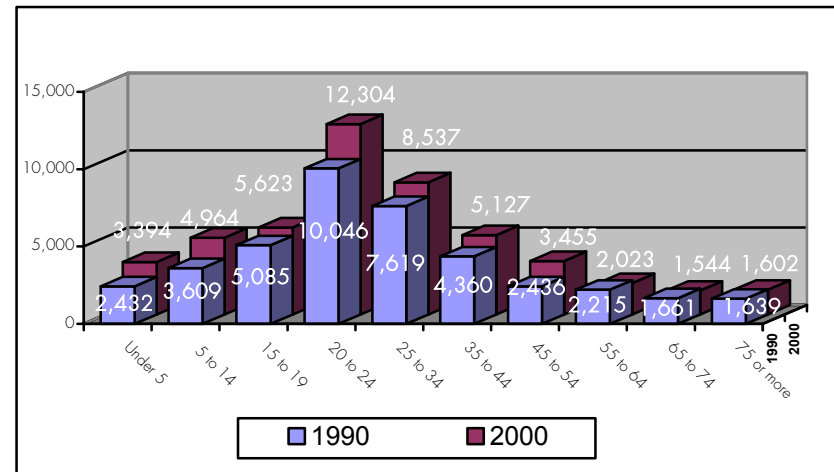
Age Characteristics

There were no major changes in the City’s age profile between 1990 and 2000. That is, the percentage of persons within different age groups (e.g., the percentage of City population between 20 to 24, 25 to 34, etc.) was substantially similar in 2000 to what it was in 1990. For example, the percentage of City residents between 25 and 34 years of age remained at 18% in 2000 - just as it was in 1990. The number of residents between 35 and 44 years of age remained at 11%. Other age cohorts (such as the under 5 population, the 5 to 14 age cohort and the 20 to 24 age cohort) experienced very slight (i.e., approximately 1%) increases in terms of percentage of City population.

However, due to the overall increase in City population during the 1990s, the number of people within most of the age groups increased. Notable increases include the 20 to 24 age group (which experienced a 2,258 person increase in the 1990s), the number of children under 5 years of age (which increased by almost 1,000) and the number of

children between the ages of 5 and 14 (which increased by 1,355 persons). Obviously, the increases in the number of school-aged children has had, and will continue to have, important implications on the City’s education system (as discussed in the Community Facilities Plan Element, the City is responding to this increase through ambitious improvements to the City’s educational facilities). The increases in the number of persons in the 25 to 24 and 35 to 44 age groups is likely to have attributed to the increase in the number of school-aged children and also suggests that the increase in the number of children is likely to continue.

Figure 1: Persons by Age and Sex – City of New Brunswick



Source: U.S. Bureau of Census and 1995 Master Plan

It is interesting to note that the City experienced a decrease in the number and percentage of residents within the older age categories (i.e., the 55 to 64, 65 to 74, and 75 and over). This trend is interesting for two reasons. First, it is contrary to the overall increase (17%) in City population during the 1990s. Second, it is contrary to State and National trends (i.e., the number and percentage of older people continues to rise substantially throughout the country and the State). The decrease in older residents relates to the decrease in owner-occupied housing and the increase in renter occupancy as seniors or their estates sell their homes to investor owners. Comparison of home ownership rates revealed in the 1990 and 2000 Censuses bear this out as well. The number of owner-occupied units occupied by householders aged 65 or older decreased by nearly 400 (from 1,440 in 1990 to 1,052 in 2000). The number of owner-occupied units occupied by householders aged 55 to 64 decreased as well (from 636 in 1990 to 509 in 2000).

The 2,258 person increase in the 20 to 24 age group is notable. Obviously, the high percentage of persons aged 20 to 24 reflects the presence of Rutgers University.

Due to the slight increases in the percentage of children and decreases in the older age groups, the City is slightly younger in 2000 than it was in

1990. In 1990, the median age was 24.8 years of age, while in 2000 the median age dropped to 23.6 years of age.

Diversity

The table below demonstrates that the City of New Brunswick is a very diverse community and is continuing to become more diverse. In 1990, the majority (57%) of City residents were White while another 30% of City residents were Black - together comprising 87% of the City's population. Those of Hispanic or Latino origin (of any race) represented approximately 19% of the City population. These numbers changed dramatically in the 10 years since the 1990 Census. Both the White and Black populations declined both in terms of absolute number and percentage of City population. Together, these populations totaled 72% of the City population in 2000 (down from 87% in 1990). The most notable increase was the Hispanic/ Latino population which increased by 10,884 persons during the 1990's (a 135% increase over 1990) and raised their representation within the City from 19% in 1990 to 39% in the year 2000.

Table 3: Population by Race – New Brunswick (1990 & 2000)

	1990		2000		Change 1990-2000	
	Number	Percent	Number	Percent	Number Change	Percent Change
White	23,929	57%	23,701	49%	-1,156	-1%
Black/ African American	12,341	30%	11,185	23%	-1,159	-9%
American Indian/ Alaska Native	130	0.3%	224	0.5%	94	72%
Asian or Pacific Islander	1,651	4%	2,584	5%	933	57%
Other Race	3,664	9%	8,820	18%	5,156	141%
Two or More Races	-	-	2,059	4%	-	-
Hispanic or Latino (of any race)	8,063	19%	18,947	39%	10,884	135%

Source: U.S. Bureau of Census

In 1990, 6,989 persons (17%) within the City were born in foreign countries. By 2000, these numbers increased significantly. In 2000, the number of City residents that were foreign-born increased to 16,215 (approximately one-third of the City’s residents). This represents a 132% increase in foreign-born residents. This trend continues a trend noted in the 1995 Master Plan which indicated a 58% increase in foreign-born residents during the 1980s.

Census 2000 data indicates that 3,002 (18.5%) of the City’s foreign-born residents were naturalized citizens, while 13,213 (81.5) of the City’s foreign-born reside were not U.S. citizens. Sixty-eight percent of

the City’s foreign-born residents entered between 1990 and 2000 and 10,197 (or 93%) of those entering during this time period were not U.S. citizens.

Approximately 77% of the City’s foreign-born population indicated Latin America as their region of birth. Smaller percentages indicated Asia (12%), Europe (6%) and Africa (4%).

Table 4: Nativity and Race of Birth – New Brunswick (1990 & 2000)

	1990		2000	
	Number	Percent of Population	Number	Percent of Population
Native	34,722	83%	32,358	67%
Born in New Jersey	20,975	50%	21,790	45%
Born in different state	11,001	27%	8,741	18%
Born outside United States	2,746	7%	1,827	4%
Foreign Born	6,989	17%	16,215	33%

Source: U.S. Bureau of Census

According to Census data, 54% of the City’s population over 5 years of age speaks only English, while 46% speak a language other than English at home. While many who speak a language other than English speak it “very well,” a large proportion indicated that they do not. Of those indicating that they speak a language other than English at home, approximately 58% (12,046) indicated that they speak English less than “very well.” This represents approximately 27% of the City’s population over 5 years of age. The majority of those indicating that they spoke

English less than “very well” indicated Spanish as the language spoken at home.

According to the 2000 Census, of the City’s population over 5 years of age living within households, approximately 1/5 (20%) lived within “linguistically isolated households” (which is defined by the Census Bureau as a household in which all members over 14 years of age have at least some difficulty with English).

Education

The table below shows the school enrollment and educational attainment of City residents in 1990 and 2000. The first part of the table shows the significant increase in the number of children attending pre-primary school between 1990 and 2000 as well as the significant increase in the number of elementary-high school enrollment within the City over the last decade. The number of college/ graduate school students grew as well.

The second part of the table illustrates the educational attainment of the City residents over 25 years of age. According to the 2000 Census, 63% of City residents over the age of 25 graduated from high school and/or received a higher level of education. This number is slightly lower than what was found in 1990 (66%). The main component of this change is attributable to the large increase in the number and percent of

City residents that have attained less than a 9th grade degree of education.

Table 5: Selected Social Characteristics – City of New Brunswick and Middlesex County

	1990		2000	
<i>School Enrollment (Ages 3+)</i>				
	Number	Percent	Number	Percent
Pre-primary School	459	3%	1,405	7%
Elementary-High School	4,661	26%	6,016	29%
College or grad school	12,527	71%	13,244	64%
Total	17,647	100%	20,665	100%
<i>Education Attainment (Ages 25+)</i>				
	Number	Percent	Number	Percent
Less than 9th grade	3,270	16%	4,760	22%
9th - 12th grade-no diploma	3,714	18%	3,511	16%
High School Graduate	5,328	26%	5,957	27%
Some College, no degree	2,722	13%	2,868	13%
Associate Degree	696	3%	742	3%
Bachelor's Degree	2,767	14%	2,586	12%
Graduate or professional degree	2,042	10%	1,664	8%
Total	20,539	100%	22,088	100%

Source: U.S. Bureau of the Census

Employment Characteristics

The table below shows the occupation types of the City’s residents and provides a comparison to the County as a whole. In comparison to the County, a higher percentage of City residents have service occupations and occupations in manufacturing, transportation and material moving,

while a lower percentage of City residents have management and professional occupations.

Notable trends in resident occupation since the 1990 Census include the following: increase in the number of management, professional and related occupations held by City residents (5,784 residents had such occupations in 1990 compared to 5,929 in 2000) while the percentage of City residents with such occupations decreased from 28% to 25%; slight increase in the number of City residents with sales occupations (from 1,911 in 1990 to 2,136 in 2000) while the percentage of City resident with sales jobs remained at 9%; the number of residents with service occupations increased from 3,879 in 1990 to 5,327 in 2000 (from 19% to 22%); the number of City residents with production occupations decreased slightly (from 2,823 in 1990 to 2,701 in 2000) while the percentage of City residents with such occupations decreased from 14% to 11%; and, a notable increase in the number of residents with transportation and material moving occupations (from 818 in 1990 to 2,361 in 2000 (the percentage of City residents with such jobs increase from 4% to 10% between 1990 and 2000).

Table 6: Resident Employment by Occupation Type (Workers Over 16 Years of Age) – New Brunswick and Middlesex County (2000)

	New Brunswick		County
	Number	Percent	Percent
Management, professional, and related occupations	5,929	25%	41%
Management, business and financial operations occupations	1,603	7%	15%
Professional and related occupations	4,326	18%	25%
Service occupations	5,327	22%	11%
Sales and office occupations	6,307	27%	28%
Sales and related occupations	2,136	9%	10%
Office and administrative support occupations	4,171	18%	18%
Farming, fishing, and forestry occupations	108	0.5%	0.1%
Construction, extraction, and maintenance occupations	1,099	5%	7%
Production, transportation, and material moving occupations	5,062	21%	13%
Production occupations	2,701	11%	7%
Transportation and material moving occupations	2,361	10%	6%

Source: U.S. Bureau of the Census

The table below shows the employment of City’s residents by industry and provides a comparison to the County as a whole.

Table 7: Resident Employment by Industry Type (Workers Over 16 Years of Age) – New Brunswick and Middlesex County (2000)

	New Brunswick		Middlesex County
	Number	Percent	Percent
Agriculture, forestry, fishing, mining	77	0.3%	0.1%
Construction	838	4%	5%
Manufacturing	3,606	15%	14%
Wholesale trade	1,020	4%	5%
Retail trade	2,787	12%	11%
Transportation, warehousing and utilities	1,032	4%	7%
Finance, insurance and real estate	1,198	5%	10%
Information	950	4%	5%
Professional, scientific, management, administrative and other services	2,948	12%	13%
Educational, health and social services	5,134	22%	19%
Arts, entertainment, recreation, accommodation and food services	2,869	12%	6%
Other services	741	3%	4%
Public Administration	632	3%	4%

Source: U.S. Bureau of the Census

The majority of workers in 2000 living in the City were private wage and salary workers. This category represents approximately 83 percent of workers – the same as in Middlesex County as whole. Government workers comprised 15 percent.

Table 8: Resident Employment by Class of Worker – New Brunswick and Middlesex County (2000)

	City		County	
	Number	Percent	Number	Percent
Private Wage and Salary	19,689	83%	306,400	83%
Government Workers	3,661	15%	50,399	14%
Self-employed	448	2%	13,451	4%
Unpaid Family	34	0.1%	567	0.2%
Total	23,832	100	370,817	100

Source: U.S. Bureau of the Census

Household Characteristics

A household is defined as one or more persons, whether related or not, living together in a dwelling unit. As indicated in the table below, between 1990 and 2000 there was a dramatic increase in the number of households with 5 persons and 6 or more persons. In contrast, the number and percent of smaller households (i.e., those with 1, 2 and 3 or more persons) declined. The number of households with 6 or more persons increased dramatically (by 102%) in the ten-year period between 1990 and 2000. The number of 5-person households grew significantly as well (28%). In 1990, households with 5 or more persons represented 14% of households within the City. This number increase to 25% (or 1/4) of the City's households by 2000. It is noted that 80% of the households with 6 or more persons (i.e., 1,411 of the 1,771 units occupied by households of 6 or more persons) were in rental units.

As indicated above, the City’s population grew 17% between 1990 and 2000. However, the number of households (i.e., the number of occupied housing units) grew by only 2.6%. Thus, with the population growing faster than the increase in the number of dwelling units, the median household size increased from 2.70 persons per household in 1990 to 3.23 persons per household in 2000 (i.e., on average, the number of people in each housing unit grew by roughly 20% between 1990 and 2000). This trend is notable in that it is contrary to the decrease in average household size experienced between 1990 and 2000 experienced throughout the state as a whole (which dropped from 2.70 to 2.68 persons per household on average) and nation (which dropped from 2.63 to 2.59 persons per household on average). The average household size in Middlesex County as a whole remained relatively stable (2.71 in 1990 and 2.74 in 2000). It is interesting, as well, to note that the average household size in rental units in the City (3.3 persons per unit) was higher than that found in owner-occupied units (average household size of 3.0 persons per unit). This, too, is contrary to state and national trends.

Table 9: Household Size - New Brunswick (1990 & 2000)

	1990		2000		Change 1990-2000	
	Number	Percent	Number	Percent	Number	Percent
1 person	3,530	28%	3,177	24%	- 353	-10%
2 persons	3,445	27%	3,065	24%	- 380	-11%
3 persons	2,203	18%	2,087	16%	- 116	-5%
4 persons	1,601	13%	1,769	14%	168	10%
5 persons	921	7%	1,188	9%	267	29%
6 or more persons	877	7%	1,771	14%	894	102%
Total	12,577	100%	13,057	100%	480	4%
Median Household Size	2.70		3.23		-	

Source: U.S. Bureau of the Census

The table below illustrates household composition within the City in 1990 and 2000 and demonstrates that, in general, household composition remained relatively consistent between 1990 and 2000. As shown in the table, the number of households in the City in the year 2000 was 13,057 (which represented a 3% increase over 1990). The majority (55%) of the City’s households consist of families (the U.S. Census Bureau defines “family” as a “group of two or more people who reside together and who are related by birth, marriage, or adoption”). This figure has remained consistent since 1990 (i.e., families made up 55% of the City’s households in both 1990 and 2000). The number of families headed by married-couples remained relatively stable as well (a 3% drop in this

household type was experienced), while the number of female-headed family households (no husband present) increased 6% and the number of male-headed family households (no wife present) increased 33% (making up 6% of households in 1990 and 8% in 2000).

Table 10: Household Type – New Brunswick (1990 & 2000)

HOUSEHOLDS BY TYPE	1990		2000	
	Number	Percent	Number	Percent
Total households	12,711	100%	13,057	100%
Family households (families)	6,959	55%	7,202	55%
Married-couple families	3,995	31%	3,866	30%
Male householder, no wife present	741	6%	987	8%
Female householder, no husband present	2,223	17%	2,349	18%
Non-family households	5,752	45%	5,885	45%
Householder living alone	3,595	28%	3,178	24%
Householder 65 years and over	1,279	10%	1,191	9%

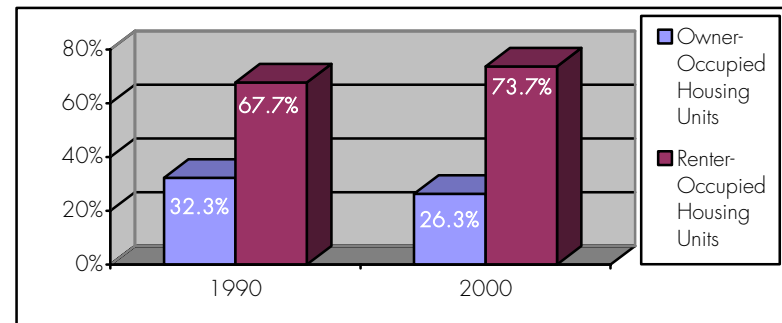
Source: U.S. Bureau of the Census

Housing Tenancy

The figure below shows the percent of renter- versus owner-occupied housing units existing in 1990 and 2000. The figure shows that the majority of housing units within the City are renter-occupied and that the

percentage of renter-occupied units within the City has increased rather significantly since 1990. In 2000, there were 3,437 owner-occupied housing units in the City compared to 9,626 renter-occupied housing units. This represented a decrease of nearly 700 in the number of owner-occupied units and an increase of roughly 1,000 in the number of renter-occupied units.

Figure 2: Tenancy Status – New Brunswick (1990 & 2000)



Source: U.S. Bureau of the Census

Housing Characteristics

The City of New Brunswick’s housing stock is characteristic of older urban areas of the State that developed in the nineteenth and early twentieth centuries. The City’s housing is generally older, smaller, denser and less expensive than housing in surrounding suburban areas that largely developed in the post-World War II era. However, the City has experienced significant residential construction since 1990, which has

improved housing conditions and diversified the housing choices available to residents. The City of New Brunswick provides a broad range of housing choices including detached single-family homes, two-family homes, townhouses, mid-rise and high-rise apartments, and a mixture of owner and rental occupied units.

As shown in the table below, the City has a significantly varied housing stock. While one-quarter of the City's housing units are comprised of single-family dwellings, another one-quarter is comprised of units in two-family structures. Almost one-third (31%) of the City's housing stock was comprised of units in structures containing 5 or more units. As might be expected, a large proportion (41%) of the City's renter housing is contained in multi-family structures containing 5 or more units while another significant proportion of the City's renter housing is contained in structures containing between 2 and 4 units (together 45%). Conversely, the vast majority of the owner-occupied units in the City are comprised of single-family units (78%).

Table 11: Tenure by Units in Structure – New Brunswick (2000)

	Renter-Occupied Housing Units		Owner-Occupied Housing Units		Total	
	Number	Percent	Number	Percent	Number	Percent
1 unit, detached	1,032	11%	2,247	65%	3,279	25%
1 unit, attached	385	4%	432	13%	817	6%
2 units	2,742	29%	589	17%	3,331	26%
3 or 4 units	1,506	16%	84	2%	1,590	12%
5 or more units	3,955	41%	85	3%	4,040	31%
Total	9,620	100%	3,437	100%	13,057	100%

Source: U.S. Bureau of the Census

The housing stock within the City is older than that found in Middlesex County as a whole. More than ¼ of the housing units within the City are in structures constructed prior to 1939. On average, rental units within the City are located in older structures than owner-occupied units. In fact, 42% of the rental units within the City are in structures constructed prior to 1939 (compared to 23% for owner-occupied units). The median year of construction for rental units within the City was 1945 compared to 1958 for owner-occupied units.

Table 12: Year Structure Built – New Brunswick (2000)

Year	City					
	Renter-Occupied Housing Units		Owner-Occupied Housing Units		All Occupied Housing Units	
	Number	Percent	Number	Percent	Number	Percent
1999 to March 2000	24	0.7%	77	0.8%	101	1%
1995 to 1998	11	0.3%	260	3%	271	2%
1990 to 1994	71	2%	164	2%	235	2%
1980 to 1989	327	10%	1,059	11%	1,386	11%
1970 to 1979	111	3%	1,130	12%	1,241	10%
1960 to 1969	219	6%	1,714	18%	1,933	15%
1950 to 1959	683	20%	1,851	19%	2,534	19%
1940 to 1949	545	16%	1,169	12%	1,714	13%
1939 or earlier	1,446	42%	2,196	23%	3,642	28%

Source: U.S. Bureau of the Census

The table below shows that the majority of new City residents move into rental units and demonstrates the transient/ high-turnover nature of rental households (e.g., over 40% of renter-occupied housing units were newly occupied within the last year before the Census). Obviously, a very large percentage of those households is comprised of the student population. Nonetheless, the continuing increase in renter-occupied housing within the City (and the corresponding decrease in the amount and percentage of

owner-occupied housing) and its potential impact on neighborhood stability remains a concern.

Table 13: Tenure by Year Householder Moved Into Unit – New Brunswick (2000)

	Renter-Occupied Housing Units		Owner-Occupied Housing Units	
	Number	Percent	Number	Percent
1999 to March 2000	3,940	41%	281	8%
1995 to 1998	3,530	37%	623	18%
1990 to 1994	1,095	11%	384	11%
1980 to 1989	609	6%	739	22%
1970 to 1979	225	2%	434	13%
1969 or earlier	221	2%	976	28%
Median	1998		1984	

Source: U.S. Bureau of the Census

Table 14 details the condition of the housing in New Brunswick based upon the status of the plumbing facilities, kitchen facilities and the extent of overcrowding in 2000. These factors are utilized in determining housing deficiency. There were 137 units in the City that lacked complete plumbing for the exclusive use of the occupants. There were 185 units that lacked complete kitchen facilities in 2000 and 2,506 units (i.e., containing more than 1.00 persons per room) that were considered overcrowded, the vast majority of which (2,244 units) were rental units. Over 1,400 units were classified as severely over-crowded (i.e.,

containing more than 1.50 persons per room). Ninety six percent (96%) of such units were rental units.

Table 14: Indicators of Housing Units - New Brunswick (2000)

	Owner-occupied housing units		Renter-occupied housing units		Total	
	Number	%	Number	%	Number	%
Status of Plumbing Facilities						
Lacking complete plumbing for exclusive use	41	1%	96	1%	137	1%
Status of Kitchen Facilities						
Lacking complete kitchen facilities	13	<1%	172	2%	185	1%
Telephone Service						
No telephone service	40	1%	555	6%	595	5%
Occupied Units By Person Per Room						
0.5 or less	2,199	64%	3,355	35%	5,691	44%
0.51 to 1.00	976	28%	4,021	42%	4,997	38%
1.01 to 1.5 0	145	4%	906	9%	1,051	8%
1.51 or more	117	3%	1,338	14%	1,455	11%
Mean	0.55		0.80			

Source: U.S. Bureau of the Census

The table below shows the number of persons living in group-quarters in 1990 and 2000. As might be expected due to the presence of Rutgers University, the City has a relatively high percentage of its residents living in such housing. In 2000, almost 12% of the City residents (5,747 of the City's population of 48,573) consisted of students living in dormitories. It

is interesting to note, however, that the number of students living in dormitories decreased by approximately 1,000 between 1990 and 2000, according to the U.S. Census Bureau.

Table 15: Number of Persons in Group Quarters – New Brunswick (1990 & 2000)

	1990	2000
Persons living in group quarters	7,425	6,446
Institutionalized persons	266	109
Other persons in group quarters	7,159	6,337
College dormitories	6,774	5,747
Other non-institutionalized group quarters	276	590

Source: U.S. Bureau of the Census

Housing Costs and Income Levels

Housing values for owner-occupied, non-condominium housing units for the City of New Brunswick in 2000 are shown in the table below. Thirty percent of the units were valued under \$100,000. The majority of homes in the City were valued between \$100,000 and \$149,999 representing 43% percent of the homes. Only 1.3 percent of the homes in New Brunswick were valued over \$300,000. The median housing value in 2000 was \$122,600, compared to the median housing value in the County of \$168,500.

Table 16: Housing Values, Owner-Occupied Units – New Brunswick (2000)

Housing Value	Number	Percent
Less than \$50,000	38	2%
\$50,000 to \$99,999	743	29%
\$100,000 to \$149,999	1,115	43%
\$150,000 to \$199,999	464	18%
\$200,000 to \$299,999	213	8%
\$300,000 to \$499,999	27	1%
\$500,000 or more	7	0.3%
Total	2,607	100%
Median (dollars)	\$122,600	

Source: U.S. Bureau of the Census

The table below shows gross monthly rent in the City according to the 2000 Census. Gross rent represents the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The median gross rent was \$837, which is roughly comparable to the median gross rent in the County as a whole (\$845).

Table 17: Gross Monthly Rent, Renter-Occupied Units – New Brunswick (2000)

Housing Value	Number	Percent
Less than \$399	1,053	11%
\$400 to \$499	463	5%
\$500 to \$599	562	6%
\$600 to \$699	855	9%
\$700 to \$799	1,423	15%
\$800 to \$899	1,054	11%
\$900 to \$999	1,124	12%
\$1,000 to \$1,499	2,326	24%
\$1,500 to \$1,999	453	5%
\$2,000 or more	176	2%
No cash rent	124	1%
Median (dollars)	\$837	

Source: U.S. Bureau of the Census

The table below shows the income characteristics of the City's residents, households and families in comparison to the rest of the County. As one can see, the income received by City's residents, households and families is significantly lower than the County as a whole. For example, the 1999 median household income in the City of New Brunswick was \$36,080 compared to a median household income of \$61,446 for Middlesex County as a whole. The City's median family income and the per capita income were similarly substantially lower than that experienced throughout the County as a whole.

Table 18: Income Characteristics – New Brunswick and Middlesex County (1999)

Household Income	City		County	
	Number of Households	Percent of Households	Number of Households	Percent of Households
Less than \$10,000	1,637	13%	13,102	5%
\$10,000 to \$14,999	860	7%	9,965	4%
\$15,000 to \$24,999	1,787	14%	20,603	8%
\$25,000 to \$34,999	2,074	16%	24,398	9%
\$35,000 to \$49,999	2,105	16%	37,097	14%
\$50,000 to \$74,999	2,114	16%	57,308	22%
\$75,000 to \$99,999	1,338	10%	42,599	16%
\$100,000 to \$124,999	496	4%	26,526	10%
\$125,000 to \$149,999	269	2%	14,018	5%
\$150,000 to \$199,999	202	2%	11,823	4%
\$200,000 or more	171	1%	8,459	3%
Median Household Income	\$36,080		\$61,446	
Median Family Income	\$38,222		\$70,749	
Per Capita Income	\$14,308		\$26,535	

Source: U.S. Bureau of the Census

As indicated above and demonstrated in the table below, in comparison to the County as a whole City residents generally pay a larger proportion of their household income towards housing. This was particularly true of renter households in the City where 47% of the City's renter households paid 30% or more of their household income towards housing. Thirty-two percent (32%) of owner households in the City paid 30% or more of their household income towards housing. As a "rule of thumb," it is generally agreed that households should pay no more than 30 percent of their household income for housing. This is a figure established by the New

Jersey Council on Affordable Housing (COAH). It is important to note, however, that this ratio may not be a reliable indicator of actual ability to pay rent in the City for many residents due to the very large percentage of renters comprised of Rutgers students living off-campus. Students typically have very low incomes but typically a much greater ability to pay rent as they may have family resources to assist in paying rent and due to the fact that students typically group together into larger households to split the rent burden.

Table 19: Monthly Housing Costs as a Percentage of Household (HH) Income – New Brunswick and Middlesex County (1999)

	City		County	
	Owner-occupied units	Renter-occupied units	Owner-occupied units	Renter-occupied units
Less than 20%	43%	26%	46%	38%
20 to 24%	12%	12%	16%	14%
25 to 29%	11%	12%	12%	11%
30 to 34%	7%	6%	8%	7%
35% or more	25%	41%	19%	27%
Not computed	1%	3%	1%	4%
Median Owner Costs as Percentage of HH income				
With a Mortgage	26%	n/a	23%	n/a
Without a Mortgage	17%	n/a	15%	n/a
Median Gross Rent as Percentage of HH income	n/a	29%	n/a	24%

Source: U.S. Bureau of the Census

Estimated Future Housing Construction

While development activity in the City was generally slow in the first half of the 1990's (with the exception of a few multi-family projects), development activity increased significantly in the later half of the 1990s and continues to be very active. According to the NJ Department of Labor/ Data Center, over the past five years 21 building permits have been issued per year on average for single-family units and 11 building permits have been issued per year on average for units in two- to four-family structures. The number of building permits issued for multi-family developments in the City over the last few years as resulted in roughly 1,000 units.

All indications point to the current level of development activity continuing in the foreseeable future. In fact, in January and February of this year alone there were building permits issued for the construction of 25 units (2 consisted of single-family units; 5 consisted of units in two- to four- family structures; and 17 consisted of multi-family units). As discussed in the Land Use Element, a number of planned redevelopment projects in and around the central business district will incorporate residential units. Thus, while the number of building permits for multi-family units will continue to fluctuate year-to-year as these and other multi-family developments are completed from time to time (i.e., some years may see large numbers of multi-family units enter into the City's housing stock as projects are completed, while other years may see very few as projects are under

construction), it is anticipated that the number of building permits issued for single-family units and those in 2 to 4 unit structures will follow past trends.

NEW BRUNSWICK'S FAIR SHARE OBLIGATION

In the case of Southern Burlington County NAACP v. the Township of Mount Laurel, (commonly known as Mount Laurel I), the New Jersey Supreme Court established the doctrine that developing municipalities in New Jersey have a constitutional obligation to provide a realistic opportunity for the construction of low- and moderate-income housing in their communities. In its Mount Laurel II decision, decided in January 1983, the Supreme Court expanded the Mount Laurel doctrine by stating that this constitutional responsibility extended to all municipalities in New Jersey. The Court also established various remedies, including the "builders remedy" or court-imposed zoning, to ensure that municipalities actually addressed this obligation.

In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act in 1985 (C. 222, P.L. 1985). The Fair Housing Act established a Council on Affordable Housing (COAH) as an administrative alternative to the courts. COAH was given the responsibility of establishing various housing regions in the State, determining regional and municipal fair share affordable housing obligations and adopting

regulations establishing the guidelines and approaches that municipalities may use in addressing their affordable housing need.

In 1986, the Council on Affordable Housing (COAH) adopted Substantive Regulations that included a methodology for calculating the fair share obligation of each municipality in New Jersey for the six-year period between 1987 and 1993 (“first-round” obligation). In 1993 COAH adopted new substantive rules and modified its methodology with respect to calculating each municipality’s fair share obligation for the so-called full twelve-year cycle (i.e., between 1987 and 1999). A community’s affordable housing obligation accrued between 1993 and 1999 is commonly termed its “second-round” obligation. COAH has not yet released its methodology for determining fair share obligations after 1999 but is expected to release them some time later in 2004.

As indicated above, the Fair Housing Act of 1985 requires that each municipality prepare a Housing Element as part of its Master Plan, to include a determination of the municipality’s present and prospective fair share of low- and moderate-income housing, and its capacity to accommodate the present and prospective need. Fair share obligation is derived from the addition of three numbers:

1. Indigenous need—deficient housing units occupied by low- and moderate-income households within the municipality;
2. Reallocation of present need—a share of the housing region’s present need (deteriorated units) that is distributed to growth areas in the region (in other words, the municipality’s share of excess deteriorated units in the housing region); and
3. Prospective need—a municipality’s share of future households that will be low- and moderate-income, and therefore require affordable housing.

The City received Substantive Certification from COAH in 1993. That plan was prepared in response to the City’s COAH-determined “first-round” obligation to provide 303 units of affordable housing. The City met its “first-round” obligation through the construction of new affordable housing units and through the rehabilitation of existing low- and moderate-income units.

The Council on Affordable Housing has determined that New Brunswick has a pre-credited “second-round” obligation of 230 units. Pre-credited need is the affordable housing obligation of the City prior to the application of any credits, reductions or adjustments that the City is eligible to receive pursuant to COAH’s regulations. However, because

New Brunswick is an older developed municipality, its obligations are directed by the indigenous need of the City (i.e., housing units in need of rehabilitation as determined by COAH’s methodology). The City has no COAH-determined obligation to construct new affordable housing units.

Indigenous Need

Indigenous need is the total number of existing deficient housing units occupied by low- and moderate-income households within a community. The indigenous need is determined by the presence of a number of statistical surrogates.

The criteria used by the Council on Affordable Housing in its methodology are:

- o The year the structure is built: Units built before 1940 are considered “old housing”, and are subject to greater deterioration than newer homes;
- o Persons per room: 1.01 or more persons per room is an index of overcrowding;
- o Plumbing facilities: Lack of the exclusive use of complete plumbing facilities is considered as an inadequate facility.

- o Kitchen facilities: Adequate kitchen facilities include exclusive use of a sink with piped water, a stove and a refrigerator.
- o Heating facilities: Inadequate heating is the use of coal, coke, wood or no fuel for heating.
- o Sewer: Inadequate sewer services are lack of public sewer, septic tank or cesspool.
- o Water: Inadequate water supply is lack of either city water, drilled well or dug well.

Using the Council on Affordable Housing’s methodology, New Brunswick has an indigenous need of 230 units.

Reallocated Present Need

“Reallocated present need” is the share of excess deficient housing that is distributed to non-Urban Aid municipalities in the regions (New Brunswick is in Region 3 which consists of Hunterdon, Middlesex, Somerset) The total present need is first calculated for the three counties and then redistributed to each municipality based upon a variety of factors, such as relative wealth, amount of vacant land, etc. Reallocated present need is a share of the excess deteriorated units in a region transferred to all communities that are within the growth area except selected urban aid cities. The factors used are measures of both municipal responsibility and

capacity and include: equalized nonresidential valuation (commercial and industrial); undeveloped land; and, aggregate income difference.

As an Urban Aid city, New Brunswick's reallocated present need is zero (0) units.

Prospective Need

"Prospective need" represents a projection of low- and moderate-income housing needs based on development and growth that is reasonably likely to occur in a region or municipality. Prospective low- and moderate-income housing need is derived by projecting the population by age cohort from 1993 to 1999 and converting this to households. The following factors are used to distribute regional prospective need to each municipality:

- o Change in equalized nonresidential valuation from 1980 to 1990.
- o Undeveloped land.
- o Aggregate income difference.

As an Urban Aid city, New Brunswick's prospective need for the 1993-1999 period is zero (0) units.

Prior cycle prospective need addresses unmet needs from the prior cycle (1987-1993). The formula recalculates the prior cycle prospective need to reflect the best estimate of the growth in low- and moderate-income households that actually occurred in the period. The City of New Brunswick has a prior cycle prospective need of zero (0) units.

Thus, for the two-cycle period of 1987-1999, the City's prospective need number is zero (0) units.

Modifications

Demolitions

The fair share formula identifies demolition as a factor that eliminates housing opportunities for low- and moderate-income households. Therefore, the number of demolitions is added to the total need number. The number of municipal demolitions that occurred during 1988, 1989 and 1990 are averaged and multiplied by six to obtain the projected 1993 to 1999 demolition estimate. Total demolitions are tallied by municipality and the share affecting low- and moderate-income housing is estimated by a multiple of the sub-regional low- and moderate-income

housing deficiency percentage. In New Brunswick, this represents 26 additional units added to the previously calculated total need.

Filtering

Filtering is a factor that reduces total need number, based upon the recognition that housing needs of low- and moderate-income households are partially met by sound housing units formerly occupied by higher income sectors of the housing market. That is, as higher income households vacate certain units, they become available to households of lower income. Filtering is strongly correlated with the presence of multi-family housing units. Filtering is measured by using the American Housing survey over the 4-year period 1985 - 1989. In New Brunswick, filtering reduces the total housing obligation by 191 units.

Residential Conversions

Residential conversion is the creation of dwelling units from already existing residential structures. Residential conversion causes a reduction in total municipal need because it provides housing for low- and moderate-income households. Residential conversion is strongly correlated with the presence of two-to-four-family housing units. Conversions are calculated as the difference between the increase in total housing units and housing units constructed less the demolitions over the period. Residential

conversions reduce the total affordable housing obligation of the City by 107 units.

Spontaneous Rehabilitations

Spontaneous rehabilitation measures the private market's ability to rehabilitate deficient low- and moderate-income units to code standard. It causes a reduction to the indigenous municipal need. Spontaneous rehabilitation is positively correlated with income. In New Brunswick, spontaneous rehabilitation is calculated to cause a net reduction of zero (0) units.

New Brunswick's COAH-Determined "Pre-Credited" Housing Need

The table below provides a computation of New Brunswick's "pre-credited" housing needs. According to COAH, New Brunswick's "pre-credited" housing need is 230 units, all of which are re-hab units. New Brunswick's new construction obligation is zero (0).

Table 20: City of New Brunswick’s “Pre-Credited” Housing Need, 1993-1999

Indigenous Need	502
Reallocated Present Need	0
Prospective Need	0
Prior Cycle Prospective Need	0
Demolition	26
Filtering	(191)
Residential Conversion	(107)
Spontaneous Rehabilitation	0
COAH Determined Pre-Credited Need	230

Source: New Jersey Council On Affordable Housing (COAH)

COAH criteria and guidelines provide for municipal adjustments in the fair share number based upon available land capacity, public facilities and infrastructure. Adjustments may only be applied to reallocated present and prospective need. Since New Brunswick has no reallocated present need or prospective need, adjustments do not apply in New Brunswick.

New Brunswick’s Affordable Housing Efforts

City Programs

The City has significant experience in providing affordable housing and recognizes the need to “package” multiple funding sources to provide units that are affordable to all segments of the City’s population. The City aggressively pursues the development of affordable housing through participation in several programs including the Regional Contribution Agreement program (RCA), Housing Opportunities for People Everywhere

(HOPE 6) program, HOME funds, MONI, LITCs, the State Balanced Housing Program, as well as the federal Section 202 program. The City also has an aggressive housing rehabilitation program through a combination of RCA, HMOE, NJDCA and CDBG funds.

Following is a summary of the housing rehabilitation assistance programs available in the City:

Table 21: Housing Rehabilitation Assistance From the City of New Brunswick

Program	Target Area	Income Criteria	Maximum Assistance	Eligible Property
CDBG – Emergency Rehab	City-wide eligibility	Household income less than 80% of median income - Federal income guidelines	\$6,000/unit	1-2 family owner-occupied homes
HARP – Moderate Rehab	City-wide eligibility	Household income less than 80% of median income	\$20,000 /unit	1-2 family owner-occupied homes
Buy It and Fix It - Buy & Rehab Vacant Houses	City-wide eligibility	Household income less than 80% of median income	\$20,000 /unit	1-2 family owner-occupied homes
HOME – Moderate Rehab	City-wide eligibility	Household income less than 80% of median income - Federal income guidelines	\$20,000 /unit	Single-family owner-occupied homes
French St. Neighborhood Preservation Program	French St. area target	Household income less than 80% of median	\$10,000 /unit	1-2 family owner-occupied

Program	Target Area	Income Criteria	Maximum Assistance	Eligible Property
(NPP)	area	income		homes
Lead Based Paint Abatement Program	City-wide eligibility	Household income less than 80% of median income - Federal income guidelines	\$15,000 /unit	1-8 unit rental properties

The Department of Planning, Community & Economic Development coordinates community development activities for the City. Projects have included the rehabilitation of over 1,000 homes and the construction of over 400 new homes for low or moderate-income families. It is noted, however, that units created or rehabilitated under certain programs, such as through the Regional Contribution Agreement (RCA) program, cannot be “credited” towards the City’s COAH-determined “pre-credited” housing need. Since the City has traditionally provided new and rehabilitated affordable units through a combination of programs it is difficult to determine the exact number of units that can be “credited” towards the City’s COAH-determined “pre-credited” housing need. However, a listing of just those programs or projects that have been conducted or constructed without RCA funding demonstrates that the City has more than met its COAH-determined obligation of 230 units:

Table 22: Non-RCA Funded Affordable Housing Projections Projects/Programs

Project or Program	Number of Affordable Units
<i>New Construction</i>	
Skyline Towers	14 of 70 units
Providence Square	22 of 98 units
<i>Rehabilitation</i>	
HOME Rehab.	15 units @ \$20,000 per unit
NJDCA/ City Rental Rehab Program	197 units @ \$25,000 per unit
NJDCA/ City NRIP Lead Abatement Program	57 units @ \$20,000 per unit
Lincoln Gardens NPP Program	34 units @ \$10,000 per unit
French Street NPP Program	34 units @ \$20,000 per unit
Total	373 units

As demonstrated below, however, the City has actually provided many more units than this.

The City intends to continue to address housing needs through a combination of rehabilitation and new construction. Following is a summary of the City’s most recent efforts with regard to affordable housing which illustrates the City’s dedication to providing decent affordable housing to its residents. In addition to new construction projects illustrated in the table below, the City rehabilitates approximately

70 to 80 units per year on average through a combination of RCA, HOME, NJDCA and CDBG funds.

Table 23: Summary of City’s Most Recent Affordable Housing Efforts – New Brunswick

Project	Year Completed	Number of Units (Owner/Rental)	Rehabilitation or New Construction	Program
Camner Square	2001	19 (rental)	New	RCA, UHORP, HOME
Hope Manor	2002	68 (rent)	New	RCA, HOPE VI, HOME, LTC
Riverside	2003	76 (rent)	New	RCA, HOPE VI, HOME, LTC
Skyline	2003	14 of 70 affordable (rent)	New	HMFA Bond
Brunswick Raritan	2003	3 (own)	New	RCA, UHORP

There are numerous housing facilities within the City that serve the homeless population. There are a number of emergency shelters and transitional housing facilities within the City. These consist of: Women Aware (a shelter for battered women); rotating church emergency shelters; Ozman Men’s Shelter (containing 40 beds); and Naomi’s Way (transitional family housing containing 12 units).

New Brunswick Housing Authority (NBHA)

The NBHA is a public body organized and operating according to laws of the State of New Jersey to own and operate assisted housing. The NBHA owns and operates 320 units of public housing located on two sites within the City of New Brunswick and administers a Section 8 program.

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. The NBHA owns and operates 320 units public housing units located on two sites in the City of New Brunswick: Schwartz Homes and Robeson Village, locally called Schwartz-Robeson, is a multi-family development that has 258 units comprised of one-, two-, three-, and four-bedroom garden-style apartments; Hoffman Pavilion, built in 1960, is a ten-floor apartment building houses senior and disabled residents in 58 one-bedroom and efficiency apartments.

The NBHA demolished 246 units of public housing in August of 2001, through federal funding in the form of a HOPE VI grant. Situated in four high-rise structures at the edge of New Brunswick, New Brunswick Homes was a severely distressed housing complex that isolated its residents from

the rest of the community of New Brunswick. New Brunswick's four-phase, \$43 million HOPE VI Revitalization Program will replace those 246 units of high-rise housing with 198 mixed-income (98 of which will be public housing units), townhouse and low-rise units. This historic revitalization effort began in June 1998 with the New Brunswick Housing Authority's (NBHA) submission of application for funding, which resulted in a \$7.5 million HOPE VI grant from the U.S. Department of Housing and Urban Development (HUD), which was leveraged into a \$43 million dollar revitalization plan.

Section 8

Section 8 Program provides families with a "Housing Choice Voucher," to provide very-low income families affordable housing choices. The housing choice voucher program is the federal government's program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Unlike public housing assistance apartments which have specific locations, the family who has a Section 8 voucher is free to take that voucher anywhere in the country to lease private housing; as long as the housing meets the requirements of the program: safe, decent, and affordable. NBHA is currently managing a Section 8 housing assistance

program of approximately 600 vouchers (this is in addition to the number of Section 8 vouchers used in New Brunswick distributed through Middlesex County and NJDCA).

Regional Contribution Agreements

The City has also entered into multiple Regional Contribution Agreements (RCA's) with several sending municipalities as shown in Table 25, below. Over one thousand affordable housing units with a total value of \$22,575,000 have been transferred to New Brunswick. This funding received by the City is used to rehabilitate substandard housing and construct new affordable housing in the City. Since the rehabilitation or construction of these units help satisfy the fair share housing obligation of the sending municipalities the units rehabilitated or constructed in the City can not also be counted towards meeting the City's housing rehabilitation obligation. Regardless, the City's participation in regional contribution agreements has resulted in the receipt of a significant amount of money towards the rehabilitation or construction of a substantial amount of housing for low and moderate-income families. The fact that the City has gone well above and beyond its minimal COAH-determined housing needs demonstrates the City's commitment to improving housing conditions and opportunities for low- and moderate-income households.

Table 24: Regional Contribution Agreements – New Brunswick

Sending Municipality/ County	Number of Units
Warren Twp/Somerset	166
Bernardsville Boro/Somerset	41
Branchburg Twp/Somerset	100
Piscataway Twp/Middlesex I	99
Plainsboro Twp/Middlesex	25
Raritan Twp/Hunterdon	54
Monroe Twp/Middlesex	115
Raritan Twp/Hunterdon II	14
Raritan Twp/Hunterdon III	20
Raritan Twp/Hunterdon IV	22
Helmetta Boro/Middlesex	13
Rocky Hill Boro/Somerset	9
Clinton Twp/Hunterdon	108
Bethlehem Twp/Hunterdon	9
Raritan Twp/Hunterdon V	3
Piscataway Twp/Middlesex II	68
North Brunswick Twp/Middlesex	90
South Plainfield Boro/Middlesex	57
	1,013

Source: N.J. Council on Affordable Housing (COAH)

Available Affordable Housing

When discussing affordable housing, a question that inevitably comes up is how “affordable” is defined. The definition varies according to the source. Federal housing programs may define it one way and State or local governments may define it in a different manner. COAH has its own definitions of affordability, which are applicable to dwelling units for

which COAH credit is sought. According to COAH’s Substantive Rules, an “affordable” unit is one with a sales price or rent that is “within the means of a low or moderate income household.” A low-income household, according to COAH regulations, has a gross household income that is 50 percent or less of median gross household income for households of the same size within the same COAH housing region, while a moderate-income household has an income of greater than 50 percent but less than 80 percent of median household income.¹

Rents and sale prices for affordable units are determined by a series of calculations outlined in the COAH Substantive Rules. Gross monthly rent for affordable units may not exceed 30 percent of the gross monthly income for the appropriate household size. The maximum sale prices for affordable units are more difficult to calculate, as the COAH regulations account for factors such as property taxes and condominium association maintenance fees, which can vary greatly.

¹ In accordance with COAH’s “Regional Income Limits” for 2004, three-person “moderate-income” households in Region 3 (which includes Middlesex County) earn no more than \$57,225. The maximum annual household income for a low-income three-person household in Region 3 is \$41,400.

New Brunswick’s existing housing stock includes a large number of affordable units scattered throughout the City. As demonstrated, there are a significant number of units in New Brunswick considered as affordable units that have been created through a governmental housing program. Additional dwelling units in the City could also have rents that could be considered affordable, although the number of these types of units may have dropped with the increases in housing prices in New Brunswick and the surrounding region in recent years. However, it is difficult to determine exactly how many units in the City are “affordable” to an low- or moderate income household in the City. The table below, however, includes a listing of units within developments built and operated for the purpose of providing housing for low and/or moderate-income households. The table shows an inventory of 1,457 such units within the City.

Table 25: Affordable Housing Developments in New Brunswick

Project	Type	Tenure	Number of Affordable Units	Program
116 Livingston Ave		Rent	50	LITC, RCA
Comstock Court (RCA)	Family	Own	19	Bal Hsg, Mtl
Delavan Court (RCA)	Family	Own	44	Bal Hsg, Mtl
Hampton Club (RCA)	Family	Own	38	Bal Hsg, Mtl
Skyline		Rent	14	HMFA

Project	Type	Tenure	Number of Affordable Units	Program
Fulton Street			52	Sec 236
Joyce Kilmer			92	Sec 236
Camner Square	Family	Own	19	RCA, UHORP, HOME
Brunswick Raritan		Own	3	RCA, UHORP
Livingston Manor (RCA)	Sr/Hand	Rent	50	Bal Hsg, Mtl
New Brunswick Apartments	Family	Rent	206	HMFA, Sec 236
Hope Manor	Family	Rent	68	Hope VI, Section 202, other public and private sources
Riverside	Family	Rent	76	Hope VI, Section 202, other public and private sources
New Brunswick UAW / F Schatzman Apts	Sr/Hand	Rent	214	HMFA, Sec 8
Providence Square (RCA)	Sr/Hand	Own/Rent	22	Tax Credit, Mtl
Robeson Village		Rent	60	Public Housing
S B Hoffman Pavillion	Sr/Hand	Rent	58	Public Housing
St. Johns Inn Men’s Transitional	Sr/Hand	Shelter	40 beds	
Saint Mary’s Apartments	Sr/Hand	Rent	132	
William Schwartz Homes	Sr/Hand	Rent	200	Public Housing
Total			1,457	

Source: Guide to Affordable Housing in New Jersey, NJ Dept. of Community Affairs

* In area of former New Brunswick homes. New Brunswick's four-phase, \$43 million HOPE VI Revitalization Program will replace those 246 units of high-rise housing with 198 mixed-income (98 of which will be public housing units), townhouse and low-rise units. This project includes Hope Manor combines 68 units of mixed income, affordable housing the new Riverside Complex will be home to 76 units of mixed income affordable housing. In Phase 3, the old Lord Stirling School will get a second life as Section 202 funded senior-disabled housing with at least 39 (and up to 44) one-bedroom units.

The last column shows an abbreviated name of the program under which the development was built or operates. In many cases, a housing development was built or operates under more than one program. Multiple programs are shown. The descriptions that follow outline in broad terms the different eligibility requirements.

"Public Housing" is administered by public housing authorities (in New Brunswick, the New Brunswick Housing Authority) that receive federal funds to build, manage, and operate public housing developments. Most of these units are apartments. Rents depend on household income and can be no more than 30 percent of a household's adjusted earnings. Public housing units generally are reserved for families with earnings at or below the moderate-income levels, as defined by the federal government. At present, however, federal law requires housing authorities to reserve a percentage of their units for very low-income families, who earn 50 percent or less than median family income.

"Bal Hsg" (Balanced Housing) refers to newly constructed or substantially rehabilitated rental or for sale housing funded by the Balanced Housing Program, which is administered by the New Jersey Department of Community Affairs. Generally, all Balanced Housing units should be affordable to households with incomes at or below 80 percent of median county income. The Balanced Housing program also funds the rehabilitation of housing already occupied by low- and moderate-income households. These units are excluded from the Guide because they are not available for sale or rent.

"MtL" refers to "Mount Laurel" housing, apartments and for-sale housing built or substantially rehabilitated to meet regional affordable housing needs. Mount Laurel units must be affordable to moderate-income households with earnings at or below 80 percent of median county income or to low-income families with earnings below 50 percent of median county income.

"HMFA" refers to the New Jersey Housing & Mortgage Finance Agency. The apartments in this Guide funded by HMFA are available to people with incomes at or below 80 percent of the median county level. Many HMFA apartments also receive mortgage assistance from the federal government's Section 221 and Section 236 programs.

“Tax credits” refer to the Low-Income Housing Tax Credit Allocation Program. This is a federal program administered in New Jersey by HMFA. The program provides tax credits as an incentive to businesses and developers of affordable apartments. At least 20 percent of the apartments in a development built with tax credits must be affordable to people with incomes 50 percent or less than median county income or 40 percent of these units affordable to households with incomes of 60 percent or less than median county income.

“Sec 236,” Section 236, apartments receive mortgage insurance from the federal government. Most of the developments listed in this directory restrict eligibility to low- and moderate-income households.

“Sec 202,” Section 202, housing is funded by the federal government. These rental units are restricted to the elderly (62 years of age and over) or persons 18 years of age and over with physical or developmental disabilities. Most Section 202 apartments are for low-income households with earnings at or below 50 percent of median county income. A smaller number of units may be rented by moderate-income households at or below 80 percent of median county income.

Owners of “Section 8” apartments are subsidized by the Federal government to bridge the gap between fair market rents and what renters can afford to pay. These apartments are primarily for low-income residents, with some units available to moderate-income households. A similar program provides Section 8 vouchers and certificates to tenants, who can use them to cover the cost of rent above what they can afford to pay.

RECOMMENDATIONS

1. The City should continue to provide a balance of housing options that are affordable and attractive to households of varying types and incomes. Since its earliest days, New Brunswick has welcomed residents of various cultural, ethnic, and economic backgrounds. This diversity is partly due to the wide variety of housing types found in the City. For New Brunswick to remain a place where a wide variety of residents can find a home, the City should continue to encourage the provision of a full-spectrum of housing options in the City (from affordable housing for low- and moderate-income households, to middle-income housing, to up-scale residential development). This was a major recommendation of the City’s 1995 Master Plan and this Master Plan recommends, as well, that the City continue to encourage a balanced housing supply where housing opportunities are provided for households at

both the low and high ends of the income scale, and as well as for those households in between.

Efforts the City should pursue in order to provide a variety of residential developments that would be attractive to a wide variety of household types and income levels in order to address housing needs, to build dynamic and diverse neighborhoods and to achieve other planning objectives, include: construction of residential and/or mixed-use developments that horizontally and/or vertically integrate affordable and market-rate housing within individual projects and/or within developments or neighborhoods; and construction of residential and/or mixed-use developments that introduce middle-income and up-scale housing into new areas of the City and areas with a preponderance of lower- and moderate-income households.

2. The City should continue to encourage homeownership opportunities in the City for households at various income levels. As discussed above, the majority of housing in the City is renter-occupied (almost 74% of the City's occupied housing stock consists of rental units). The predominance of rental housing in the City is a

concern since it can contribute to neighborhood destabilization due to property neglect and high tenant-turnover.

The City should continue to encourage and support increased opportunities for home ownership. Some ways to further this recommendation include: providing technical assistance programs for home improvements and providing rehabilitation assistance to low and moderate-income households. As demonstrated above, the City already participates in such programs and should continue to do so.

The City should encourage the provision of owner-occupied housing in future redevelopment projects and infill developments in the City. Specifically, the City should encourage development and redevelopment opportunities that would place owner-occupied housing in areas of the City that are characterized by high rates of renter-occupancy. Consistent with the recommendation above, the City should seek to increase home ownership opportunities for households at both the low and high ends of the income scale, and as well as for those households in between.

3. The City and Rutgers University should work cooperatively to address the continuing expansion of off-campus student-occupied housing into the City's neighborhoods. Traditionally off-campus housing for Rutgers students had been largely limited to the area bounded by Easton Avenue, College Avenue, Buccleuch Park and Hamilton Street. However, students are continuing to move into other neighborhoods. This is occurring primarily in the 5th and 6th Wards, although students are also moving into other neighborhoods (e.g., 2nd Ward near the Cook/Douglass campus). UMDNJ students are also finding housing in neighborhoods as well. This is a concern because it reduces the availability of affordable housing for permanent residents, tends to increase rents by increasing the demand for housing, and can potentially lead to neighborhood destabilization due to the issues related to the predominance of rental housing (e.g., high tenant turnover rates and property neglect). Of particular concern is the conversion of single- and two-family owner-occupied units into rental housing for students since such conversions further reduce home-ownership opportunities for permanent residents and create quality of life issues such as parking problems and local traffic concerns.

It will not be easy to address this issue. There is no "one-stroke" action available to either the City or the University. For example,

the City cannot simply restrict student occupancy of private residences, nor would it want to attempt such a draconian approach. Instead, the solution to this issue will likely involve a number of approaches including offering Rutgers students alternatives to off-campus housing in the City's neighborhoods (including increasing the capacity of on-campus and other student housing). Following is a description of potential approaches that the City and the University should consider:

Rutgers should seek to increase the capacity of on-campus student housing through the expansion of existing, and construction of new, student dormitories, apartments and other student housing types.

The City and/or Rutgers should work with others to encourage the provision of student housing within future redevelopment projects within the City. An existing example of this includes University Center, located at the corner of Easton Avenue and Somerset Street, which is a mixed-use building containing ground-floor commercial, structure parking and housing for Rutgers University students and a planned development called College Hall to be located at the intersection of George and New Streets and including 186 student apartment suites.

The City should consider the recommendations in the Easton Avenue Neighborhood Study (January 2003) prepared by Urban and Regional Planning Workshop, Woodrow Wilson School of Public and International Affairs which presented several recommendations in relation to this issue including the study recommendation that Rutgers University create higher density residential apartment buildings for students and the creation of smaller infill apartment complexes by the private sector in the residential area between the College Avenue campus and Easton Avenue.

4. The City should monitor the Council on Affordable Housing's proposed "third round" methodology. New Jersey's Council on Affordable Housing (COAH) has proposed new "third round" rules that would significantly change the manner in which the fair share of affordable housing for New Jersey's municipalities is determined. According to COAH, the proposed third round methodology represents a substantial overhaul from previous methodologies (the "first-round" and "second-round" methodologies) in four important respects. First, it adopts a growth share methodology which bases affordable housing need upon a municipality's self-determined level of growth and assigns an affordable housing responsibility as a

proportion of that growth; second, it tightens the definition of realistic opportunity by requiring municipalities to actually construct or otherwise provide for affordable housing, not just zone for it; third, it provides more flexibility for municipalities in meeting their affordable housing obligation; and finally, it encourages municipalities to plan for future growth and ensures that sound planning at the local level drives the provision of affordable housing. The proposed third round methodology includes three components: first, the rehabilitation share, which is the number of substandard units which the municipality is responsible for rehabilitating; second, the remaining new construction obligation or net prior round obligation, which is the municipality's past obligation from rounds one and two, if any; and third, growth share or prospective need, which is a portion of municipally-determined growth. As currently proposed, under the growth share methodology, the affordable housing obligation would be determined by the municipality based upon its level of residential and non-residential growth – 1 of every 8 residential units shall be affordable and one affordable unit shall be provided for every 250 jobs generated. Municipalities will also be allowed to use 50% of their obligation for housing for low- and moderate- income seniors. COAH's proposal would also increase the minimum amount of money per unit paid by one municipality to another through a

regional contribution agreement (RCA) from \$25,000 to \$35,000.

5. Continue to rehabilitate substandard housing units. As described above, the City operates a comprehensive housing rehabilitation program that has resulted in the rehabilitation of roughly 1,000 units. The City has accomplished this through the participation in various Federal, State and other programs. However, there is still a continuing need to provide safe, code compliant, affordable housing. Therefore, the City should continue to pursue the continued improvement of the City's existing housing stock through pursuit of ongoing rehabilitation and renovation programs. The removal and replacement of unsalvageable substandard and deteriorated housing should continue to occur where necessary.
6. Enforce existing standards or adopt new policies to address overcrowding of residential units. Census data from 1990 and 2000 indicates that the average household size in New Brunswick increased by 17% between 1990 and 2000 to 3.23 persons. This data indicates a greater potential for overcrowding of units. Anecdotal evidence from the Division of Inspections indicates a

greater frequency of overcrowded conditions found during housing inspections.

The increase in overcrowded housing is likely attributable to several different factors but is most likely due to increased housing costs throughout the region and the increased pressure this places on recent immigrants, students and others seeking low cost housing within the City. While many of the factors affecting this issue (e.g., regional housing costs) are out of the City's ability to control, the City should nonetheless continue to explore ways to reduce the occurrence of over-crowded housing. Like other complicated issues facing the City, there will be no one-stroke solution to this issue. A variety of avenues will need to be pursued, including but not necessarily limited to: the provision of additional affordable housing within the City; education and public awareness; and continued enforcement of the City's housing code.

7. Continue to provide a broad range of social services that addresses the needs of low- and moderate-income residents. The housing goals and programs of the City should be reinforced with social programs that address the comprehensive needs of low- and moderate-income residents. These programs and services include

but are not limited to the following areas: educational support/youth service; childcare services; employment training; substance abuse; violence prevention; health services; senior services; and handicapped services.

8. Provide special purpose housing where necessary and appropriate. The City should address the need for additional senior citizen housing, including market-rate age-restricted independent living communities, nursing homes and assisted living facilities and encourage senior housing to be located near within or near the downtown area, public transportation and community facilities. Providing a wide range of senior housing would enable residents to remain in the community as they age. The City should address the need for special needs housing.

9. Continue to address the City's affordable housing needs through a combination of rehabilitation and new construction. The City has rehabilitated approximately 1,000 units that were in substandard condition or vacant and has constructed 400 units of affordable housing. However, there is still a continuing need to provide safe, code compliant, affordable housing within the City. The City should continue to utilize the Federal, State and County programs

as well as private investment to address its affordable housing needs. The City has significant experience in providing affordable housing and recognizes the need to "package" multiple funding sources to provide units that are affordable to all segments of the City's population. The City should continue to address its affordable housing need through a combination of rehabilitation and new construction. The City should continue to foster public/private cooperation for the provision of affordable housing for the general public as well as segments of the public, such as senior citizens. Identification of appropriate locations for the construction of affordable housing should focus on sites that are compatible with and complement the surrounding neighborhood.

10. Preserve the character and stability of established residential neighborhoods through appropriate zoning, design guidelines and enforcement. The Land Use Plan Element addresses the recommended types of uses, density and manner of development within the different areas of the City. As indicated in the Land Use Plan, while the mixture of horizontal and vertical mixture of residential and commercial uses is appropriate in many areas of the City such as the City's commercial districts, the intrusion of industrial and most commercial uses into the City's residential neighborhoods is strongly discouraged. Similarly, the construction

of residential development that is denser than permitted (e.g., multi-family developments in one- and two-family neighborhoods) is strongly discouraged. Such development is discouraged since it is likely to have deleterious effects on the neighborhood including parking and traffic capacity issues and is likely to negatively affect other housing objectives of the City (e.g., increasing homeownership within the City's neighborhoods).