

**HOUSING DIVERSITY AND AFFORDABILITY
IN NEW JERSEY'S TRANSIT VILLAGES**

By

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ABSTRACT

New Jersey's Transit Village Initiative is a major policy initiative, administered by the New Jersey Department of Transportation that promotes the concept of transit oriented development (TOD) by revitalizing communities and promoting residential and commercial growth around transit centers. Several studies have been done on TODs, but little research has been conducted on the effects it has on housing diversity and affordability within transit areas. This research will therefore evaluate the affordable housing situation in relation to TODs in within a statewide context through the New Jersey Transit Village Initiative. Data on the affordable housing stock of 16 New Jersey Transit Villages were gathered for this research. Using Geographic Information Systems Software (GIS), the locations of these affordable housing sites were mapped and plotted over existing pedestrian shed maps of each Transit Village. Evaluations of each designated Transit Village's efforts to encourage or incorporate inclusionary housing were based on the location and availability of affordable developments, as well as the demographic character of each participating municipality.

Overall, findings showed that affordable housing remains low amongst all the designated villages. However, new rules set forth by the Council on Affordable Housing (COAH) may soon change these results and the overall affordable housing stock within the whole state. Most of the Transit Villages featured in this report have petitioned for COAH certification under the new third round rules. Despite this new process, there remains to be a lack of innovative incentives and strong policy initiatives to encourage the growth of affordable housing and improve accountability for their inclusion within the Transit Village area. Case studies, primarily in California, have been provided to demonstrate alternatives, incentives, and future recommendations that may improve the quality and quantity of affordable housing within New Jersey's transit-oriented developments.

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Chapter 1: Introduction and Research Overview

Introduction

Land use practices and federal policies of the post World War II era gave birth to the rise of an automobile dependent America. Subsequently, such policies produced development patterns that led to traffic congestion, urban decay, and suburban sprawl. The consequences of which waste a substantial amount of financial, time, and energy resources. In addition, these problems have also contributed to environmental degradation and the declining health of the American population. The gravity of such costs are illustrated in “American Gridlock” where author Phillip J. Longman states that due to traffic congestion, the average driver now spends about a full work week each year stuck in traffic. In addition, congestion costs Americans \$78 billion a year in wasted fuel and lost time (2001). In *Still Stuck in Traffic* author Anthony Downs cites findings from the Texas Transportation Institute that “congestion wasted \$67.5 billion dollars in 75 metropolitan areas during 2000 because of extra time and fuel consumed, [amounting to] \$505 per person compared to what would have happened without congestion” (Downs 2004, p. 2).

Another phenomenon causing heavy congestion is people’s commuting times. Households have been moving further and further away from the city center in search of cheaper housing. In fact, *State of the Nation’s Housing 2005*, reports that the number of the country’s largest metros with more than half of their households living at least 10 miles from CBD has more than tripled — from 13 in 1970 to 46 in 2000 (Joint Center for Housing Studies 2005, p. 4). Furthermore, between 1980 and 2000, the number of workers commuting by car increased from 81 million to 113 million; and, the number of workers in 49 of the nation’s largest metros with work commutes of an hour or more has increased by 2 million — from 1990 to 2000 (p. 3).

Many of these people, suffering from long commute times and travel distances, underestimated their transportation costs in trying to achieve homeownership. “Those living in affordable housing spend an average of \$100 more on transportation per month than those who are severely housing cost-burdened. With total average monthly outlay of only \$1,000, these extra travel costs amount to 10 percent of the entire household budget” (p. 3). The previous statement makes reference to the idea that households that move to distant locations where they can afford to pay for housing, but must spend more on transportation are spending more than even those households who must pay three or four times their income to pay for housing (p. 3)

Over the past 20 years, the issues associated with traffic congestion and sprawl issues have brought greater attention to alternatives and improvements to the nation’s transportation networks and its integration with land uses. Transit-Oriented Development (TOD) is considered one of these potential solutions. Although various sources have provided formal definitions of TOD, it is often characterized by high density and mixed-use developments within close proximity to a transit center designed to promote transit ridership and pedestrian friendliness.

Transit-oriented developments across the nation have been hailed for revitalizing communities, increasing transit-ridership while reducing automobile use and providing municipalities with increased economic and financial gains. However, affordable housing in these developments has often not been given much consideration. While in theory successful TODs should provide a mix of uses as well as a mix of housing choices within a transit supportive environment, this outcome has not happened. In reality high market rate rents mark these transit areas, making it harder for many Americans to benefit from these initiatives. Longman in “American Gridlock” elaborates upon the lack of affordability of housing developments around transit stations:

Moving to a safe neighborhood served by good mass transit isn't an option that most Americans can afford. In the Chicago area, for example, a home located within 500 feet to one-half mile of a suburban rail station now commands an average premium of \$36,000 over houses that aren't within walking distance. Just moving a house 100 feet closer to a railroad station increases its value by 1 percent, according to a study by Aaron Gruen, an urban economist with Gruen & Associates (2001).

The high cost of living that may result from these developments counteracts the original initiative of TOD and smart growth strategies. As a result, many households opt to move further away from the city core and suburban centers in search of cheaper housing. Therefore, the same TOD strategies set to reduce the nation's congestion problem may prove ineffective by only serving a select few of the population.

Although nationwide TODs have enjoyed success in promoting the integration of urban form with transportation solutions in order to combat the problem of sprawl and traffic congestion, it is important to take note and study these developments' efforts to incorporate affordable housing. Several studies have been conducted in the past to evaluate the effectiveness of TODs¹. However few have looked at the incorporation of affordable housing programs in the TOD area. This paper will study the relationship between TODs and affordable housing by evaluating how the New Jersey Transit Village Initiative, a statewide program administered by the New Jersey Department of Transportation, serves to support or ignore the need for diverse and affordable housing options as a major component of TOD.

Research Overview

The thesis will collect and evaluate affordable housing information on 16 municipalities participating in the Transit Village Initiative. The following activities listed below will be

¹ In particular, this thesis will make great reference to the Alan M. Voorhees Transportation Center's *"Evaluating the New Jersey Transit Village Initiative"* by Jan Wells, PhD and John Renne, PhD and *"Transit Village Monitoring Research"* by Jan Wells, PhD and Jeremy Nemeth, MS.

employed in obtaining and analyzing information about the municipality's affordable housing developments; and, its relationship, if any, to the developments occurring within the Transit Village area, defined by a half-mile boundary from the transit center:

- Literature review on TOD origins and current practices, The New Jersey Transit Village Program, and state and federal housing programs as they apply to New Jersey, particularly highlighting the Council on Affordable Housing (COAH) process
- A listing of affordable housing developments for each of the 16 Transit Village municipalities: Metuchen, Morristown, Belmar, Collingswood, South Amboy, Rutherford, Rahway, South Orange, Riverside, New Brunswick, Bound Brook, Bloomfield, Pleasantville, Cranford, Matawan, and Jersey City. This information will be obtained from the municipality.
- Overlay of affordable housing locations on GIS pedestrian shed maps obtained from the Alan M. Voorhees Transportation Center's (VTC, Rutgers University) Transit Village I and II study. These maps will primarily show the locations of affordable housing consisting of 5 units and above.
- Research on each municipality's history and demographics based on the VTC Transit Village studies.
- Research on motivations and reasons for each Village's incorporation or lack of affordable housing
- Research on case studies of TODs that have successfully incorporated affordable housing
- Lessons learned from TOD examples will be evaluated based on their potential applications to New Jersey.
- Future recommendations/suggestions

Chapter 2: Literature Review

Transit-Oriented Development Origins

The TODs that many people associate with today are those built in the late 1990s and beyond. However, TOD is not a new concept. Transit-oriented development is deeply rooted in the historical planning designs and structures of cities, particularly before World War II. However, with the advent of the automobile and its mass production, city planning and urban form began to be altered until the revival TODs in the late 1980s and early 1990s.

In “Transportation and Urban Form,” Peter Muller² classifies four eras that defined the growth of transportation and its relation to the shape of cities:

Walking Horsecar Era (1800 – 1890)

This era was characterized by pedestrian-oriented developments that facilitated 30-minute travel times walking from the city center to the edges (p. 64). Horse drawn carriages and omnibuses, carriages which ran on rails and had the ability to carry multiple passengers, were also prevalent. However, these early forms of transit were primarily for the wealthy. Still, the evolution of transit-oriented developments began here, with features of compactness and pedestrian-friendly characteristics focused on the central business district (CBD) for daily activities such as retail, business, and services.

Electric Streetcar Era (1890 -1920)

Towards the end of the 18th Century, a new form of public transit emerged: Trolley cars (or streetcars) made transit more accessible for people from all different socio-economic

² Muller, Peter O. 2004. “Transportation and Urban Form: Stages in the Spatial Evolution of the American Metropolis.” Pp. 59 – 85 in the *Geography of Urban Transportation* edited by Susan Hanson and Genevieve Giuliano. New York: The Guilford Press.

backgrounds. “Streetcar suburbs” emerged with the trolley lines as the backbone of commercial activities and CBDs. Residential developments were built along track lines to boost ridership and improve accessibility and convenience. At the end of this era, mass transit technology and innovations continued to grow with the creation of elevated trains, often associated with Chicago’s present rail system, and the subways, associated with New York’s metropolitan transit services. These developments encompass most of the principles of TOD — availability of housing along transit stops, the development of commercial and employment along transit corridors, and the integration of land use with transportation.

Recreational Automobile Era (1920–1945)

Towards the 1920s, a new era emerged that described the shifts of the automobile from its recreational use until the advent of its mass production, often associated with Henry Ford and the creation of assembly lines. Prior to the World War II, most automobile use was for recreational purposes and was only affordable for wealthier households. However, after Henry Ford’s assembly lines, the automobile became affordable for many. In 1916 only two million automobiles were on the road but, by 1920 that number quadrupled (p.70). As a result, trolley companies struggled to compete with automobiles for ridership as many households began to relocate to housing developments along suburban highways rather than along trolley routes. The introduction of the automobile marked the shift away from transit-oriented development that dominated the pre-WWII time period.

Freeway Era (1945 – present)

The creation of the Interstate Highway System through the Federal Highway Act of 1956 and its impact can be referred to as one of the most significant and long lasting influences on the urban form in the nation. It was often characterized with decentralization and suburban sprawl,

as well as the advent of mortgage and housing policies that made homeownership more affordable to many. Additionally, the highway era was also characterized by racist policies that cleared out “blighted” areas, which often were neighborhoods with significant concentrations of African-American populations. The clearance of “blight” led to the creation of cities that were affected by the out-migration of white people and influx of African Americans (Mohl 2000). Most importantly, it characterized the trend for building along highway routes instead of along transit, the common practice prior to the advent of the automobile and the interstate highway system.

Unlike past practices featured in earlier eras where land use and transit were integrated, this freeway era was marked by a decrease in compact development and walkability. Commercial districts, retail, and residential developments were increasingly incorporated and built around the highway system instead of transit. Along with the construction of these highways came several housing policies that further contributed to the decline of transit-oriented development. The creation of the Federal Housing Administration (FHA) and its mortgage policies is a prime example. FHA, through the creation of mortgage insurance, made homeownership affordable to many (Jackson 1985). Consequently, many urban areas lost significant population, particularly from the middle class, due to the combination of the interstate highways and mortgage policies that fueled the migration of people and jobs into newly developed suburbs on the outskirts of the city. This era marked the halt for transit-oriented development until its revival in the late 1980s and early 1990s.

The Return to Pre – WWII America

For some time, the main focus of development within transportation centered primarily on highway development. However, towards the 1990s, the move for expanding highways began to decrease as the nation soon realized the negative impacts such developments had on the environment, health, and the economic performance of many cities. Due to the automobile dependency that resulted from the federal policies created out of post WWII, problems of traffic congestion, environmental degradation, and suburban sprawl increasingly became serious concerns for many citizens.

In searching for alternatives, several professionals began to realize that promoting mass transit may be the solution to our nation's current transportation issues. Movements that propose a return to the planning and urban design strategies employed prior to WWII came about in the late 1980s and early 1990s. Movements such as The Congress for New Urbanism (CNU) and the smart growth movement paved the way for the re-emergence of TODs. In the 1990s, the resistance towards highway expansion encouraged new federal transportation policies such as the Intermodal Surface Transportation Efficiency Act (ISTEA) of 1991 and the Transportation Equity Act for the 21st Century (TEA-21) enacted in 1998. Such policies moved the focus from more highways to funding for other transportation modes coupled with transportation planning and public outreach. These new ideas, movements, and federal legislation catalyzed the growth of TOD projects seen today.

New Urbanism

In the 1980s, as a response to the suburban developments that emerged after WWII, a group of architects and planners began to rethink the way suburbs were being built and were concerned about the deleterious impacts they had on all levels of the nation (Dutton 2000). Much of what

these professionals criticized was the sprawl developments that emerged from post WWII — communities and suburbs characterized by an auto dependent culture where people use their cars for mobility in almost all daily activities, where shopping/retail areas are less accessible to pedestrians, and densities are too low for mass transit (p.17).

Their response took form in New Urbanism, “an umbrella term, encompassing the traditional neighborhood development, or ‘neo- traditional planning’ of Andres Duany, Elizabeth Plater-Zyberk, the pedestrian pocket and transit-oriented design by Peter Calthorpe, and the ‘quarters’ approach of Leon Krier” (Bohl 2000, p. 762). This group of professionals even gave this movement a forum for New Urbanists across the nation with the start of the Charter by New Urbanism. New Urbanism is a movement in architecture and planning that advocates design-based forms to help arrest suburban sprawl, inner city decline, and build and rebuild neighborhoods (p.762). It is most effective in an area with approximate 5-10 minute walking travel time from city center to the edge so that all neighborhood activities are within convenient walking distance for pedestrian use, usually found in the neighborhood center. It is also characterized by generous sidewalks, trees/greenery, on-street parking that provides a buffer from street traffic, and pedestrian-oriented design (p. 763).

Although transit may not be a requirement of new urbanism, it is often promoted as an alternative to the auto while encouraging compact development patterns seen in TOD. One New Urbanist particularly famous for promoting TOD is Peter Calthorpe. His work and ideas on TOD concepts and practices are discussed later in the literature review. New urbanism and its principles are found deeply imbedded in TOD concepts that promote compact development, pedestrian oriented design, and mixed-use.

Smart Growth

Another major influence in the growth of TOD are the concepts associated with smart growth. Although many may lump new urbanism and smart growth as one movement, there is a major difference between the two: Smart growth was launched by a community of environmentalists and policy planners while New Urbanism was created primarily by architects, planners, and urban designers (Knaap and Talen 2005). Smart Growth, according to the Environmental Protection Agency, is the “development that serves the economy, the community, and the environment. It changes the terms of development debate away from the traditional growth/no growth question to how and where should new development be accommodated.” (Environmental Protection Agency 2004; Knaap & Talen 2005, p. 107). Several ideas of smart growth include controlling growth within environmentally threatened land or inhabitants, curbing sprawl, promoting urban revitalization, preserving land and natural resources, and promoting transit (Burchell, Listokin, & Gally 2000). Smart growth concepts reinforce many of the same principles behind TOD by promoting transit and compact development.

Federal Transportation Policies and Transportation Planning

Lastly, transit-oriented development projects and programs would not be feasible without the legislative and financial support of several major federal transportation actions. After years of automobile dependency and policies encouraging expanding highways, the 1990s brought on a new initiative for transportation planning. It was encouraged by the 1991 passage of federal legislation known as Intermodal Surface Transportation Efficiency Act (ISTEA). ISTEA required state and local governments to incorporate social and economic issues in selecting transportation projects. It also authorized funds to be utilized for non-highway initiatives The

results of this legislation can be seen in various funding for programs that incorporate TODs (Burchell, Listokin, & Galley 2000, p. 856). ISTEA also incorporated the ideas of long-range planning in order to fully assess the impacts of projects over several years. And, importantly, it promoted community participation and involvement. ISTEA's Congestion Mitigation & Air Quality³ (CMAQ) Improvement Program also provided another federal transportation funding source for TODs.

In 1998 ISTEA was re-authorized as the Transportation Equity Act for the 21st Century (TEA-21). In 2000, the Clinton administration proposed \$6.1 billion for public transit and \$2.2 billion to implement community-based programs (p.856). Such policies facilitated the integration of land use planning with needs and usage of pedestrian, bicycle, and transit users.

During the Clinton Administration the Federal Transit Administration (FTA) also actively encouraged TOD. Through a program known as the "Livable Communities Initiative," the Administrator of the FTA had the power to award discretionary grants to cities, counties, and public transit agencies to help fund the planning and construction of transi-oriented development projects. The funding for the program was limited, but it still helped support several TOD projects across the nation.

Currently, the new federal transportation legislation, Safe, Accountable, Flexible and Efficient Transportation Equity Act: A Legacy for Users (SAFETEA-LU), enacted in 2005, provides \$45.3 billion in federal transit funding over five years, which is an average annual increase of 33 percent over TEA-21 funding (California Metropolitan Transportation Commission 2005).

³ The CMAQ Program provided \$6.0 billion in funding for surface transportation and other related projects that improve air quality and reduce congestion (FHWA)

Transit-Oriented Development Today

As noted earlier, transit-oriented development is a fairly old concept, originating from the railroad and street car era, that was unfortunately halted by the advent of super highways, the mass production of the automobile, and several other pro-suburban policies. It's rebirth and current interpretation is entwined with the concepts of New Urbanism and Smart Growth. It enjoys continued financial support from the current federal transportation legislation and other government programs

Over the years, various studies have been done to evaluate the impacts, benefits, and successes of TODs. One such source is Michael Bernick and Robert Cervero's *Transit Villages in the 21st Century* (1997) which defines TOD as emphasizing the following principles:

- Enhanced Mobility and Environment: TOD benefits the environment by “congregating housing, jobs, shops, and other activities around transit stations” by reducing congestion, improving ridership, and improved air quality (p. 8).
- Pedestrian Friendliness: TOD can “encourage walking [through designs that incorporate] narrow tree-line streets, wide sidewalks, an absence of large surface parking, and long building setbacks (p.8). Structures featured should be of mixed-uses blending retail, residential, and commercial uses.
- Alternative Suburban Living: TOD can “accommodate suburban living without automobile dependency with access to a variety of activities and services often associated with cities” (p.8). Diversity of housing within TODs and transit village design promotes interaction and community building.
- Neighborhood Revitalization: TOD provides a means of promoting economic growth to distressed areas served by rail or transit. Certain strategies incorporate design that can promote private investment back into the area, providing housing for a mix of incomes, and improving the physical and social fabric of the area.
- Public Safety: Residents as well as security provisions such as police substations are essential to ensuring security within these transit villages. Furthermore, “a transit village populated by residents, workers, and shopkeepers is a place where there is a continual security presence” (p.9).
- Public Celebration: TODs should include public open space, parks, and other venues that facilitate community gathering

Further understanding of what characterizes or defines transit-oriented development can be found in Peter Calthorpe's *The Next American Metropolis: Ecology, Community, and the American Dream* (1993). Often credited for the growth and popularity of transit-oriented development, Peter Calthorpe, also introduced design strategies that promoted that improved the integration of land use and transportation. TOD concepts in this literature focuses on developing retail, moderate to high density residential developments, and public services provisions around a transit core. *The Next American Metropolis* emphasizes the following concepts (Calthorpe 1993, p. 43)

- Organize growth on a regional level to be compact and transit-supportive
- Place commercial, housing, jobs, parks, and civic uses within walking distance of transit stops
- Create pedestrian-friendly networks that directly connect to local destinations
- Provide a mix of housing types, densities, and costs
- Preserve sensitive habitats, riparian zones, and high quality open space
- Make public spaces the focus of building orientation and neighborhood activity
- Encourage infill and redevelopment along transit corridors within existing neighborhoods

Calthorpe mentions that these principles are not new. They reflect the “traditional” urbanism style that gives a particular homage to the transit-oriented developments of the past. In *The Next American Metropolis*, he also gave rise to the term “pedestrian pocket” or TODs — neighborhoods that facilitated “neighborhoods of housing, parks, and schools placed within walking distance of shops, civic services, jobs, and transit (p. 16).

One other valuable resource in defining the concepts and principles of TOD is the Transit Cooperative Research Program (Cervero et. al. 2002) in which the difference between transit-oriented and transit-adjacent development (TAD) is analyzed. “A TAD is just that — development that is physically near transit; it fails to capitalize upon this proximity... [and] lacks any functional connectivity to transit — whether in terms of land use composition, means of station access, or site design” (Transit Cooperative Research 2002, p. 5; Renne & Wells 2002, p.9). The Transit Cooperative Research Program (TCRP) in 2004 entitled “Transit-Oriented Development in the United States; Experiences, Challenges, and Prospects” did not focus on offering a formal definition of TOD as there are various definitions administered by localities with TOD Programs. Since this thesis will focus on TODs in New Jersey, the following definition according to the TCRP report was provided by NJ TRANSIT: “an environment around a transit stop or station that supports pedestrian and transit use, created by providing a mix of land uses in a safe, clean, vibrant, and active place (TCRP 2004, p. 6; NJ TRANSIT). The TCRP report most importantly features 10 case studies from regions such as New Jersey, Boston, Washington, D.C., Chicago, Dallas, Portland, Oregon, San Francisco and more regions across the nation in order to provide further insight on the strategies, successes, and failures of TOD implementation.

While other sources define TOD concepts, Hank Dittmar and Gloria Ohland’s *The New Transit Town* (2004), offer potential strategies and new standards in implementing and maintaining the future growth of TODs based upon observations and studies of existing TOD examples across the nation. According to *The New Transit Town*, TODs should refer to projects that include the following five main objectives (Dittmar and Ohland 22):

1. Location Efficiency: This component deals with equity and efficiency. The placement of homes, retail, and services should be accessible by transit and be pedestrian friendly. Location Efficiency also means to make conscious efforts to place homes in proximity to transit, in order to ensure that all may have equal opportunities to access the services within the TOD as well as provide cost efficient methods of conducting daily activities and errands.
2. Rich Mix of Choices ensures that TODs are well-designed to support the activities of diverse groups of people from different cultural and socio-economic backgrounds. Providing a range of housing options within TODs make it more convenient and affordable for residents and also serve to diversify the housing market.
3. Value Capture often deals with assessing the economic, social, and environmental value and benefits of TODs. Value Capture measures financial returns and other measurable outcomes such as increased ridership or raised property values as indicators of the TOD's effectiveness.
4. Place Making is the quality of TODs that enables them to be characterized as "attractive and pedestrian-friendly places."
5. Design For Change determines more of the long term effectiveness of a TOD by measuring its flexibility for future changes in use, lifestyle, and demography within the TOD area.

The New Jersey Transit Village Initiative

The New Jersey Transit Village Initiative is a statewide program that aims to "revitalize and redevelop communities around transit facilities to make them a more appealing choice for people to live, work and play, thereby reducing reliance on the automobile"(NJDOT 2002–

2005). This program began in 1999 under Governor Christine Whitman (Renne and Wells 9). The first five communities named as Transit Villages during the initial stages of the program were Morristown, Pleasantville, Rutherford, South Amboy, and South Orange. Following were Riverside (2001) and Rahway (2002). There was a great surge in the number of Transit Villages designated in 2003 as Governor McGreevey called for an increase in the amount of Transit Villages in the state. Added to the list of Transit Villages were: Metuchen, Belmar, Bloomfield, Bound Brook, Collingswood, Cranford, and Matawan. New Brunswick, Journal Square/Jersey City, and Netcong⁴ were accepted into the Transit Village Program in 2005.

The New Jersey Department of Transportation (NJDOT) currently houses the program. There is a managing Task Force that consists of representatives from eleven state agencies:

- New Jersey Department of Transportation (NJDOT)
- New Jersey Department of Environmental Protection (NJDEP)
- New Jersey Redevelopment Authority (NJRA)
- NJ TRANSIT
- New Jersey Department of Community Affairs (NJCA)
 - Office of Smart Growth (OSG)
 - Main Street New Jersey
- New Jersey Economic Development Authority (NJEDA)
- New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- New Jersey Commerce and Economic Growth Commission
- New Jersey Council on the Arts.

⁴ Netcong will not be included in this study as it was not named until Fall 2005, after this study began.

Furthermore, each designated municipality appoints a coordinator who works with the Transit Village Coordinator at NJDOT and representatives of the Task Force.

According to the Initiative, the Transit Village is designated as the half-mile circle area around a transit center. This area is seen as a way of promoting economic redevelopment and growth in terms of residential and business developments. Furthermore, it fits with the smart growth initiatives of the state in encouraging transit ridership, reducing automobile use and traffic congestion, as well as increasing pedestrian and bicycle activity.

In qualifying to become a Transit Village, certain criteria must be met by the prospective municipality. The Initiative's five essential Criteria (Transit Village Initiative 2005 Statement of Qualifications for Transit Village Designation) include:

1. Willingness to grow in jobs, housing, and population near transit
2. Existence of a transit facility
3. Opportunities for redevelopment near transit, such as vacant land, underutilized or deteriorated buildings, brownfields or grayfields
4. Adopted zoning and/or redevelopment plans based on TOD principles
5. Increased residential development

These five are essential criteria, but the Task Force also suggests certain supplemental criteria in order to strengthen a potential municipality's application. Supplemental criteria includes:

- pedestrian and bicycle friendliness
- transit facility as the focal point and gathering place of the area
- support of local arts and culture
- consideration of affordable housing
- parking regulations fitting to TOD standards

- station area management
- ready-to-go projects
- minimizing auto use through appeal of transit
- preservation of historic and architectural integrity

Several sources have made mention of the New Jersey Transit Village Initiative including the Transit Cooperative Research Program. However, this thesis will build upon the Alan M. Voorhees Transportation Center's Transit Village I and II reports written by Dr. John Renne and Dr. Jan S. Wells. The Transit Village Reports serve to evaluate TOD in the state of New Jersey and provides information on the demographic history of each village, public opinion within the Transit Villages, and the successes and obstacles encountered or faced by the Initiative.

Affordable Housing in New Jersey

After World War II, housing policies that caused homeownership rates to increase did not serve all citizens of the nation. Several racially motivated strategies such as blockbusting and redlining were used to keep minorities out of primarily white, homogenous neighborhoods. Furthermore minorities, particularly African-Americans, were often not granted the same mortgage financing as their white American peers (if offered any at all). The history for fair housing in New Jersey was not far from the overall trend evident in the nation at the time. In fact, the provision of affordable housing within New Jersey was shaped by two major Supreme Court cases spurred by racial tensions in one community. These cases aided in defining how the state government ensures the provisions of affordable housing amongst its jurisdictions. In *Southern Burlington County NAACP v. Township of Mt. Laurel* (1973), the New Jersey Supreme Court ruled that developing municipalities have a constitutional obligation to provide a realistic opportunity for the construction of low- and moderate- income housing (COAH Handbook:

Guide to Navigating the Third Round Rules 2004). This court case's often vague definition of how that obligation was fulfilled and how it would be enforced led to the 1983 Mt. Laurel II Decision. Here, The Supreme Court provided additional guidance in determining a municipality's fair share and authorized specific judicial remedies to ensure that municipalities meet their constitutional obligation to provide affordable housing (COAH Handbook 2004). Inspired by those two Supreme Court decisions, The Fair Housing Act (FHA) was enacted in 1985. Subsequently, the New Jersey legislature created the Council of Affordable Housing as its administrative agency. In 1986, the *Hills Development Corporation v. Bernards Township* (Mt. Laurel III) decision declared the FHA constitutional and "allowed the transfer to COAH of virtually all litigation then pending before the court" (p. 12).

As the administrative agency for the FHA, COAH provides the regulations and processes to direct municipalities in preparing their comprehensive plans and implementation methods to meet their fair share obligation in providing affordable housing. COAH, in turn, must establish these housing regions and provide the formula to determine each municipality's obligations along with guidelines on how to address such. Municipalities apply for COAH certification by submitting a Housing Element and Fair Share Plan, which details how the municipality will fulfill its constitutional obligation. Once a municipality is certified, they are granted protection for 10 years against exclusionary zoning litigation, also known as "builder's remedy lawsuits." Builders can sue a non-COAH certified municipality to challenge their noncompliance with their constitutional fair share obligation. Because such litigation may be easily abused by developers who decide to use such lawsuits as a "bargaining tool" to get permission to build within a particular jurisdiction, COAH certified municipalities have been granted protection from such lawsuits. Therefore should a developer or other agency file a lawsuit against a town's

noncompliance, the challenges will be brought to COAH and not directly to the municipality. Although voluntary, incentives for municipalities to participate in the COAH process includes protection from builder’s remedy lawsuits as mentioned, flexibility in options to address affordable housing obligations, and priority access to the State’s Balanced Housing Fund, Federal Low Income Housing Tax Credits and other sources of housing subsidies (p. 14).

In order to further understand how the state addresses affordable housing, it is important to note how the state defines such. COAH considers housing “affordable” “if the owner pays approximately 28 percent or less of gross income on housing costs (for renters 30 percent of housing costs)” (p. 8). For homeowners, COAH defines housing cost to include mortgage payments, property taxes, insurance, and homeowner’s association fees. For renters, costs include the base rent as well as the cost of utilities.

To qualify for affordable housing in New Jersey, a household’s income must be below the income limit for that region. Regional income limits are shown in Appendix C: COAH Documents, Table on 2005 Regional Limits. These regional income limits are formulated by COAH and include the median incomes for six New Jersey regions. A moderate-income household is defined as earning between 50 percent and 80 percent of the area’s median income. Low-income households are classified as those earning less than 50 percent of the median income. There is also a new category for very-low income households who earn less than 30 percent of the area median income. However, the provision for this very low-income category is not a requirement for municipalities who participate in the COAH process.

Comment: Label

COAH also sets affordable rents and sale prices, but is regulated through the Uniform Housing Affordability Controls (UHAC). For a sample calculation on these prices, see Appendix C: COAH Documents for a table on 2005 Illustrative Sale Prices and Rents. For rent prices,

initial rents of an affordable unit are calculated so as not to exceed 30 percent of the eligible monthly income of that household. However, housing administrators and developers can charge up to a maximum rent of 60 percent of the median income or less. Also 10 percent of all affordable rental units must be affordable to households earning 35 percent or less of the median income (p. 9). For sale prices, homeowner fees should not exceed 28 percent of the eligible household's monthly income. However, maximum sale price can go as high as 70 percent or less of the median income. Lastly, the average of all low- and moderate- income homeownership units within a particular development must be affordable to households earning 55 percent or less of the median income (p.10).

In the past COAH determined new construction obligations of affordable units for each participating municipality by assigning a number based upon a formula. Currently, COAH is in its third round rules in administering the FHA. The third round process is a new methodology set apart from previous rules through the adoption of a growth share plan. According to these new rules, a municipality's assigned affordable housing obligation will be based upon its projected growth. It also requires all participating municipalities to construct and not just zone for affordable housing (p.15). The third round rules mandate that for every eight market-rate units built from January 1, 2004 through January 1, 2011, there is a responsibility to provide for one affordable housing unit. Also, one affordable unit must be provided for every 25 jobs created, as measured by new or expanded non-residential construction along the same time period. The combination of these two calculated numbers equals the growth share.

A municipality's fair share obligation consists of three components: rehabilitation share, prior round obligation, and growth share. The process for obtaining the growth share has just been explained. Prior round obligation is the municipality's new construction obligation for the

year 1987 to 1999. Any remaining balance must be fulfilled and added to the fair share obligation. Any surpluses will be credited and removed from obligation. Rehabilitation share “is a measure of old, crowded, deficient housing that is occupied by low- and moderate-income households” (p.21). Surpluses of rehabilitation share may be credited and removed from only the rehabilitation component of the fair share.

There are a variety of housing programs available that aid in providing affordable housing. The following lists several programs from the 2004 edition of the Guide to Affordable Housing in New Jersey (NJ Department of Community Affairs, Division of Codes and Standards):

Public Housing - Public Housing is usually administered by housing authorities through federal funds provided for by the U.S. Department of Housing and Urban Development. A list of New Jersey’s housing authorities can be found in the Appendix A: Contact Lists. With public housing, rents and sale prices cannot be more than 30 percent of the household’s adjusted earnings and those qualifying for public housing must earn less than 80 percent of the median family income. Some provisions must also be made for those earning less than 50 percent or 30 percent below the median income.

Section 8 - The Section 8 Rental Assistance Program through HUD exists in two forms: tenant-based and project based assistance. Both help low and moderate income households towards affordable rents (defined at no more than 30 percent of total cost of rental payment and utility). Tenant based assistance takes form in a housing voucher program.

HMFA

The New Jersey Housing and Mortgage Finance Agency (HMFA) has many housing programs funded from the sale of bonds. These may provide for mortgage assistance, closing costs, and homeowner repairs.

HMFA Homeownership and Homebuyer Programs include but are not limited to (HMFA 2006):

1. Close to Home — Providing competitive mortgage as an incentive for employers to afford housing near employment.
2. Section 8 Voucher Choice Programs — Administered primarily by public housing authorities these vouchers enable very low income, the elderly, and the disabled to housing within the private market. Eligible recipients choose their housing from single-family homes, townhomes, or apartments.
3. The Refinance Rehabilitation Program — This program assists current home owners by refinancing the existing mortgage. A portion of the refinancing must be used for rehabilitation of the house.
4. Reverse Mortgage for Seniors — The program assists older homeowners to access money by using the equity in their homes as collateral.

Tax Credits

This federal program provides tax benefits to private and nonprofit developers of affordable rental units. Stipulations include that 20 percent of the units must be affordable to people with earnings at or below 50 percent of median county income and 40 percent must be affordable to those with incomes at or below 60 percent of the county median.

Urban Home Ownership Recovery program (UHORP)

UHORP is a state initiative administered through NJHMFA and provides assistance to developers for building for sale housing to low- and moderate-income households as defined by the State's income standards.

Section 221 and Section 236

These two federal programs provide below-market rate mortgages to private and non-profit developers building rental housing for low- and moderate- income households. These programs comply with federal income standards.

Section 202 and Section 811

These are federal programs funding special-need housing. Section 202 is specifically for elderly residents 62 years of age or older. The Section 811 serves residents 18 years of age and over with a physical or developmental disability or a chronic mental illness. These also comply with federal standards

Section 207, 213, 223, and 231

These programs have units available to low- and moderate- income families.

HOME

The HOME Improvement Partnership Program is a federal program that supports housing rehabilitation and production. These funds are given to state and local government and can be used for a different purposes that include: rehabilitation, rental assistance, first homebuyer

programs, etc. Households earning at or below 60 percent of the median county income are eligible.

Farm Home

This program assists for- or non-profit developers in building affordable units in small and rural communities for both family and senior households with low- or moderate- incomes

Balanced Housing Program

This program is administered by the New Jersey Department of Community Affairs and supports both production and rehabilitation of affordable units.

Integration of TOD and Affordable Housing

Although there have been various studies on TOD and studies on affordable housing, no study has been done to evaluate the intersection of the two. The proponents of New Urbanism, Smart Growth, and TOD all encourage the idea of a choice of housing that would serve citizens of different socio-economic backgrounds. Various TOD advocates such as Gloria Ohland, Hank Dittmar, and Peter Calthorpe stress affordable housing's importance in their publications. For instance, Calthorpe advocates for walkable neighborhoods so that with reduced auto costs residents can save more money than buyers of homes in suburban sprawl communities spending "an average of 20 percent total budget on transportation" (Calthorpe 1993, p.28). Furthermore, Ohland and Dittmar state that:

For middle income households, owning a second car stretches household budgets to the point where home ownership is not an option. For people living on the edge of poverty, owning even a single car is often an out-of-reach luxury. However communities with affordable housing within an easy walk of transit could increase the ability of those with

limited resources to participate more fully in our economy (p. 23).

They continue to point out that “providing mixed uses is more convenient since it provides for less trips and more affordable since a car is not needed for every trip” (p. 25). The affordability of housing within TOD would certainly reduce transportation costs each year. However, few studies or literature have looked at efforts to incorporate affordable housing in TOD either on a statewide or national level.

Such a study is important in measuring the effectiveness of the principles of TODs and New Urbanism. For instance, articles have been written criticizing New Urbanism and TODs for gentrifying communities. The first New Urbanist project, Seaside, Florida, violates one of the primary tenets of New Urbanism — that developments should not only be accessible for the wealthy but a diverse group of people. Recently it was estimated that the smallest house in Seaside goes for sale in the upward \$500,000 (Ward, American City & County 2002, p. 23). In the article “Are Compact Cities a Desirable Goal,” Peter Gordon and Harry Richardson state:

Comment: check this – it doesn't make sense

The more highly publicized compact communities (e.g. Laguna West, Seaside, Kentlands) are much less affordable relative to statewide average housing prices than are many more typical suburban communities.... Poor people are excluded from buying into expensive residential neighborhoods not because of exclusionary zoning, but in exactly the same way that they are excluded from buying a Lexus or Mercedes automobiles; they cannot afford them (Gordon and Richardson 1997).

However, exact correlations between TODs or New Urbanism projects and gentrification are not always directly related. Because there is a lack of data on the provision or lack of affordable housing within these developments, statements that state TODs lead to gentrified neighborhoods are not always accurate.

To date there are few TOD examples that have incorporated affordable housing — except for instances in California. With funding from the Congestion Mitigation and Air Quality Program, the MTA of the Bay Area Metropolitan Planning Organization has two significant

programs: The Livable Communities (TLC) program which links land use planning and transportation related strategies to revitalization of neighborhoods and downtowns; and, their new Housing Incentive program (HIP) which awards local jurisdictions that locate compact housing within a third of a mile of transit \$1,000 per bedroom for 25 units per acre, \$1,500 per bedroom for 40 units per acre, and \$2,000 for 60 units per acre. Affordable units earn an additional \$500 per bedroom on top of the density bonus. (Ohland. 2001, p. 12).

As the New Jersey Transit Village Initiative progresses, it is important to gather data on the lack of or provisions made for affordable housing by each municipality. Such a study will answer whether TODs are effective in providing mixed-choice housing as well as diversity in housing stock and population. The following sections will illustrate the methodology employed to show the diversity and affordability of housing within New Jersey's Transit Villages as well as analysis of results and future recommendations.

Chapter 3: Methodology

In order to understand the relationships between affordable housing and transit-oriented development, it was important to conduct a literature review in order to evaluate any existing studies or assessments on this topic. Much has been written on the effects of transportation policies on housing and vice versa. However, very few studies serve to illustrate how affordable housing is being served with the growth of TODs.

In order to compile data on each of the 16 participating Transit Village Municipalities, each of the Transit Village (TV) Coordinators was contacted. A listing of the TV Coordinators can be found in the Appendix A: Transit Village and Housing Contacts. Then any municipal officials responsible for the community's affordable housing were called. The listing of Affordable

Housing Contacts can also be found in Appendix A: Transit Village and Housing Contacts. In obtaining affordable housing information from these officials, a set of questions or variables were created. These questions covered the amount, the type and quality of affordable housing within the municipality:

1. What are the specific locations of affordable housing? (address or cross streets)
2. What type of housing are these units? (i.e. senior, family, disabled)
3. What is the tenure? (for sale or rent)
4. Who manages these units? (Housing Authority, nonprofit, or private developer, or municipality)
5. What program or funding is used to provide these units?
6. If available, what year was this development completed?

In obtaining these seven variables, a master list of affordable housing was compiled, see table in Appendix B: Affordable Housing Findings in New Jersey's Transit Villages.

The affordable housing information obtained from these municipalities was then mapped utilizing ArcGIS software. The location of affordable housing within each municipality was overlaid on top of existing pedestrian shed (pedshed) maps created for VTC's Transit Village I and II reports. These existing pedshed maps show the half-mile and quarter-mile radius from the transit core as well as the half-mile and quarter mile pedshed. A half-mile pedshed displays a 10-minute walk from the transit center, while the quarter-mile pedshed shows the 5-minute walk. Therefore, these existing pedshed maps highlight street networks that determine true, walkable, half-mile and quarter-mile distances from the transit center. These pedshed maps were created through ArcGIS. First, the geocoding function of the ArcGIS software was utilized to determine

and plot the exact locations of the train stations (exact addresses of the train station were found via the internet). These points were then mapped onto a street network, which came in 2003 TIGER line files (a digital database of geographic features such as roads, nodes, etc.). Another GIS tool called network analyst was then used to create the quarter and half mile pedsheds using service area.

The mapping of affordable housing locations was completed by utilizing the georeferencing function of ArcGIS. In order to effectively map locations, certain restrictions were set. Only affordable projects/developments with five units and above were included in the maps. Because of size and zoom constraints, a few of the affordable housing locations outside of the pedshed could not be shown on the Transit Village maps.

The first process in mapping these locations was to find their specific addresses, which were obtained from the participating municipalities. The affordable housing addresses were listed as either house number and street format (i.e. 180 Jefferson St.) or intersections (i.e. Jefferson St and Cross Ave). The correct zip codes were also necessary in mapping these addresses to the right municipalities as street names often repeat between various jurisdictions.

Through the GIS geocoding function, points of the affordable housing locations were plotted on the map. Specific information on the other variables previously mentioned was retained in the metadata of each point. On the layout view of the map are listings of the information associated with each point. Information was organized to show points within and outside of the half-mile boundary.

After mapping, the data was analyzed. First, Table 1 in Chapter 4 containing all the participating municipalities, compares the total amount of affordable housing with the amount located within the pedshed areas. Tables 2 and 3 were also created to show how much of the

affordable housing in each municipality was incorporated within the Transit Village. Lastly, using VTC Studies on the Transit Villages, demographic information on each municipality will be obtained and used to show potential correlations between certain demographic data (i.e. median household income, vehicle ownership, etc) and the total amount of affordable housing within a particular municipality.

Case studies on existing TODs across the nation will also be presented, particularly ones that have incorporated affordable housing. These examples will help in reinforcing potential recommendations and suggestions, which will lead to the final section which includes these proposed recommendations and conclusion.

Chapter 4: Affordable Housing Trends Within The Transit Villages

Introduction

As mentioned in the methodology of this report, 16 Transit Villages were evaluated for the amount of total affordable housing units existing or planned within the whole municipality, the total number of affordable units contained solely within the transit village boundary, and the proximity of each affordable site's location from the transit center. Tables summarizing the findings from this report are also included in pages preceding the individual analyses. Tables 1, 2, and 3 feature affordable housing information and demographic data obtained from the U.S. Census 2000 and the Alan M. Voorhees Transportation Center's TOD Projects Reports⁵ for each designated Transit Village municipality.

Contained in this section of the report are individual analyses of each of the Transit Village municipalities. Demographic information was also used to evaluate each of these municipalities and their provisions or lack of affordable housing. Special circumstances as they relate to the town's affordable housing situation, other provisions that improve accessibility to transit, and future plans for affordable housing, if provided, were noted in the individual evaluations of each Transit Village. Along with the analysis of each section, maps have also been provided to show the half- and quarter-mile radii and pedestrian shed around each Village's center and the locations of each designated Transit Village municipality's affordable housing. Each section will also include a table listing affordable housing existing or proposed in the

⁵Wells, Jan S. and John Renne. 2003. *Evaluating the New Jersey Transit Village Initiative*. New Jersey: Alan M. Voorhees Transportation Center, Edward J. Bloustein School of Planning and Public Policy, Rutgers University and Wells, Jan S. and Jeremy Nemeth. 2005. *Transit Village Monitoring Research*. New Jersey: Alan M. Voorhees Transportation Center, Edward J. Bloustein School of Planning and Public Policy, Rutgers University

municipality. This table will not include detailed information on addresses or contact information for each housing development nor will it include all rehab housing units.

A master list with detailed information on each town's affordable housing sites and rehabilitation units can be found in Appendix B: Affordable Housing Findings in New Jersey's Transit Villages. A guide to the abbreviations used in housing programs columns within the individual Transit Village analyses and in the master list is also included in Appendix B. It should be noted, however, that information featured in this listing mainly consists of those developments reported to the municipality or COAH. This report and its master list of affordable housing does not claim to represent all of the affordable housing available in each of these 16 Transit Village municipalities due to limitations present in acquiring data for the research. Furthermore, several of the municipalities had their own particular limitations in their capability to gather or maintain affordable housing information. Lastly, due to recent changes in the Council of Affordable Housing's processes, many of these Villages are undergoing petitions under COAH's third round rules (described in the Literature Review Section). Therefore, many of the affordable housing information included in this report may soon change as these municipalities receive final word on their COAH applications.

Overview of Findings

In evaluating the findings from information obtained from the 16 Transit Village designated municipalities, several trends appear. Table 1 features demographic information on the 16 Transit Villages featured in this report along with comparisons of the municipality's total affordable units as compared to their total housing units. Certain values are shaded in order to highlight instances showing highest or lowest percentages of affordable housing provisions. The municipalities highlighted for producing the lowest amount of affordable units were Bound

Brook, Cranford, and Riverside, while Jersey City, New Brunswick, Pleasantville, and Rahway have the highest amount of affordable units among the 16 locations.

Table 2 features demographic and affordable housing data solely on the Transit Village Area⁶ by showing the percentage of affordable units over the total amount of housing units contained within this Village area. Similar to the trends apparent from Table 1, the locations providing the highest or lowest amount of affordable housing remain the same. For instance, the transit villages of Cranford, Matawan, and Riverside appear as the lowest producers of affordable housing. Similarly, these are also the same municipalities whose total amount of affordable units are among the lowest of the 16 featured in this report. The Transit Villages featured in Table 2 as the highest providers of affordable housing—Jersey City, New Brunswick, and Rahway—are similarly, the same municipalities featured as highest providers of affordable housing, with the exception of Pleasantville.

Surprisingly, demographic factors seem to have little direct correlations with the amount of affordable housing provisions within these 16 Villages. It may seem that median incomes and/or median housing values would have an indirect relationship with the number of affordable housing units. As seen in Table 1 and 2, Jersey City, New Brunswick, and Pleasantville, municipalities with the lowest median incomes and housing values are among the municipalities that have generated the greatest amount of affordable housing. However, South Orange, for example, has the highest median family income and house value, yet has a significant amount of provisions for affordable units. More detailed explanations of these occurrences follow in the individual analyses of the Transit Villages.

⁶This area is defined within the half-mile radius surrounding the transit center

Table 3, which shows how much of the municipality's total affordable units actually exists within the Transit Village area provide some unique insight to these trends. It also shows how many of these units fall within the half-mile pedestrian shed or the ten-minute walk from the center of the Transit Village. The column stating the percentage of affordable units housed within the transit village half-mile pedshed shows that the percentages of affordable housing are greatly reduced closer towards the center of the village. Table 3 shows some interesting findings as it demonstrates that not all municipalities providing the highest amount of affordable housing necessarily locate these units within the Transit Village area. For instance, Table 3 shows that Jersey City, which has shown to be the highest provider of affordable housing within both the municipality and Transit Village level, does not have a high percentage of its total affordable units within the Journal Square Transit Village. Reasons for this occurrence will be explained in further detail within Jersey City's individual section. Those having the highest concentrations of affordable housing within the Transit Village area are South Amboy and Belmar. Although these two Village's actual affordable housing provisions may be quite modest, these municipalities have chosen to locate these units within close proximity to transit access. The one area that has consistently performed as one of the highest provider of affordable units as well as having a high percentage of units concentrated within the Transit Village area is Rahway.

Table 1: Affordable Housing in Transit Village Municipalities

Municipality	Size (Total Sq. Miles)	Population	Median Family Income	Median House Value	Median Gross Rent	Total Housing Units	Total Affordable Units Within Municipality	Municipality's Affordable Units as a Percentage of Total Housing Units	Rehab Units	Percentage of Affordable Units Over Total Housing Units including rehab units	COAH Certified
NEW JERSEY	8,721.30	8,414,350	\$55,146	\$170,800	\$751	3,310,275					
Belmar Borough	1.69	6,045	\$44,896	\$186,700	\$779	3,996	50	1.3%	0	1.3%	no
Bloomfield Twp	5.33	47,683	\$53,289	\$164,800	\$768	19,508	277	1.4%	0	1.4%	no
Bound Brook Borough	1.71	10,155	\$46,858	\$157,600	\$853	3,817	17	0.4%	23	1.0%	no
Collingswood Borough	1.92	14,337	\$43,175	\$101,200	\$688	6,995	311	4.4%	*126	6.2%	petitioning 3rd round
Cranford Twp	4.84	22,578	\$76,338	\$233,600	\$867	8,560	101	1.2%	0	1.2%	expired
Jersey City (Journal Square)	21.11	240,055	\$37,862	\$125,000	\$675	93,648	13742	14.7%	included in affordable units	14.7%	no
Matawan Borough	2.4	8,977	\$63,594	\$178,500	\$808	3,656	108	3.0%	0	3.0%	no
Metuchen	2.74	12,840	\$75,546	\$194,900	\$873	5,104	272	5.3%	22	5.8%	certified under 2nd round
Morristown	3	18,544	\$66,419	\$224,400	\$914	7,615	474	6.2%	0	6.2%	petitioning 3rd round
New Brunswick	5.75	48,573	\$36,080	\$122,600	\$837	13,893	1190	8.6%	955	15.4%	no
Pleasantville City	7.3	19,012	\$40,016	\$85,900	\$715	7,042	690	9.8%	0	9.8%	no
Rahway	4	26,500	\$61,931	\$142,600	\$732	10,381	777	7.5%	*258	10.0%	petitioning 3rd round
Riverside	1.63	7,911	\$52,479	\$100,400	\$670	3,118	0	0.0%	0	0.0%	petitioning 3rd round
Rutherford	2.9	18,110	\$78,120	\$218,300	\$832	7,214	159	2.2%	79	3.3%	petitioning 3rd round
South Amboy	2.7	7,913	\$62,029	\$138,500	\$767	7,913	152	1.9%	*17	2.1%	certified
South Orange	2.9	16,964	\$107,641	\$274,600	\$879	5,671	179	3.2%	40	3.9%	petitioning 3rd round

* From COAH's 2002 -2003 Annual Report - Number of Rehabilitation Units Constructed or Planned from 1980 -2003

Source of Demographic Data: US Census 2000

Shaded numbers - yellow represents highest values, grey = lowest values

Table 2 : Affordable Housing Units as a Percentage of Total Units Within Transit Village (T.V.) Area

<u>Transit Village</u>	<u>Population</u>	<u>Median Family Income</u>		<u>Median House Value</u>		<u>Median Gross Rent</u>		<u>Total Housing Units Within T.V.</u>	<u>Affordable Housing Units in T.V.</u>	<u>Affordable Units as a Percentage of Total Housing Units in T.V.</u>
		<u>min</u>	<u>max</u>	<u>min</u>	<u>max</u>	<u>min</u>	<u>max</u>			
NEW JERSEY	8,414,350	\$55,146		\$170,800		\$751				
Belmar Borough	4,984	\$39,000	\$48,000	\$145,200	\$278,300	\$700	978	3,231	50	1.5%
Bloomfield Twp	6,069	\$27,000	\$53,000	\$142,00	\$181,300	\$473	821	2,899	148	5.1%
Bound Brook Borough	4,078	\$38,000	\$49,000	\$125,500	\$159,800	\$857	959	1,569	*NA	*NA
Collingswood Borough	4,671	\$34,000	\$54,000	\$89,900	\$119,200	\$364	\$810	1,952	90	4.6%
Cranford Twp	3,925	\$55,000	\$111,000	\$196,800	\$388,900	\$840	\$1,129	1,735	0	0.0%
Jersey City (Journal Square)	38,462	\$26,000	\$46,000	\$92,700	\$175,000	\$399	\$746	15,487	1473	9.5%
Matawan Borough	1,404	\$49,000	\$49,000	\$158,100	\$158,100	\$809	\$809	591	0	0.0%
Metuchen	5,906	\$65,000	\$117,000	\$176,600	\$332,500	\$630	\$1,875	2,352	144	6.1%
Morristown	8,022	\$31,000	\$105,000	\$182,600	\$397,900	\$775	\$1,128	3,399	274	8.1%
New Brunswick	17,980	\$10,000	\$51,000	\$96,500	\$311,100	\$236	\$1,254	4,844	584	12.1%
Pleasantville City	7,134	\$31,000	\$45,000	\$78,200	\$85,800	\$495	\$574	2,646	132	5.0%
Rahway	8,862	\$43,000	\$70,000	\$110,200	\$147,100	\$469	\$928	3,595	523	14.5%
Riverside	6,470	\$39,000	\$60,000	\$86,100	\$109,100	\$584	\$807	2,548	0	0.0%
Rutherford	9,795	\$50,000	\$77,000	\$179,700	\$200,000	\$667	\$888	1,861	63	3.4%
South Amboy	5,785	\$48,000	\$77,000	\$113,700	\$148,900	\$435	\$888	2,324	152	6.5%
South Orange	8,861	\$70,000	\$200,000	\$164,900	\$467,000	\$275	\$1,900	3,554	159	4.5%

NA = Not Available

* Locations of Bound Brook Affordable Housing could not be obtained due to confidentiality issues

Shaded numbers - yellow represents highest values, grey = lowest values

Table 3: TRANSIT VILLAGE AFFORDABLE UNITS AS A PERCENTAGE OF TOTAL AFFORDABLE UNITS (PER TRANSIT VILLAGE MUNICIPALITY)

Municipality	*Total Affordable Units (Municipality)	*Total Affordable Units (Transit Village 1/2 Mile Radius)	Percentage of Municipality's Total Affordable Units in Transit Village (1/2 Mile Radius)	*Total Affordable Units in Transit Village (1/2 Mile Pedshed)	Percentage of Municipality's Total Affordable Units in Transit Village (1/2 Mile Pedshed)
Belmar Borough	50	50	100.0%	50	100.0%
Bloomfield Twp	277	148	53.4%	148	53.4%
Bound Brook Borough	17	*NA	*NA	*NA	*NA
Collingswood Borough	311	91	29.3%	91	29.3%
Cranford Twp	101	0	0.0%	0	0.0%
Jersey City (Journal Square)	13742	1473	10.7%	1233	9.0%
Matawan Borough	108	0	0.0%	0	0.0%
Metuchen	272	144	52.9%	22	8.1%
Morristown	474	274	57.8%	4	0.8%
New Brunswick	1190	584	49.1%	330	27.7%
Pleasantville City	690	132	19.1%	132	19.1%
Rahway	777	547	70.4%	236	30.4%
Riverside	0	0	0.0%	0	0.0%
Rutherford	247	63	25.5%	63	25.5%
South Amboy	152	152	100.0%	152	100.0%
South Orange	219	159	72.6%	93	42.5%

* These numbers do not include the municipality's rehabilitated units except for Jersey City

Belmar

Background

Belmar Borough is located in Monmouth County along the New Jersey shoreline. At an area of approximately 1.69 square miles in size, Belmar is one of the smaller designated Transit Village municipalities. At the center of the Belmar Transit Village is the borough's train station, which is served by NJ Transit's North Jersey Coast Line. This NJ Transit route provides daily departures to Newark, Hoboken, and New York City. In addition, NJ Transit Bus Routes 317 and 830 provide weekday transportation services within the Transit Village area (NJ Transit; Wells Lombardi, & Nemeth 2005).

Affordable Housing

Belmar Borough currently provides 50 units of affordable housing as shown in Table 1. All of these units are contained in one age-restricted housing development managed by the Belmar Housing Authority. With about 3,996 total housing units, these 50 units only make up 1.3% of all housing units within the municipality and only 1.3% of the 3,231 housing units contained within the Transit Village area. Although the borough does not provide any additional low- or moderate-income housing aside from these age-restricted units, the affordable housing is within walking distance to the train station.

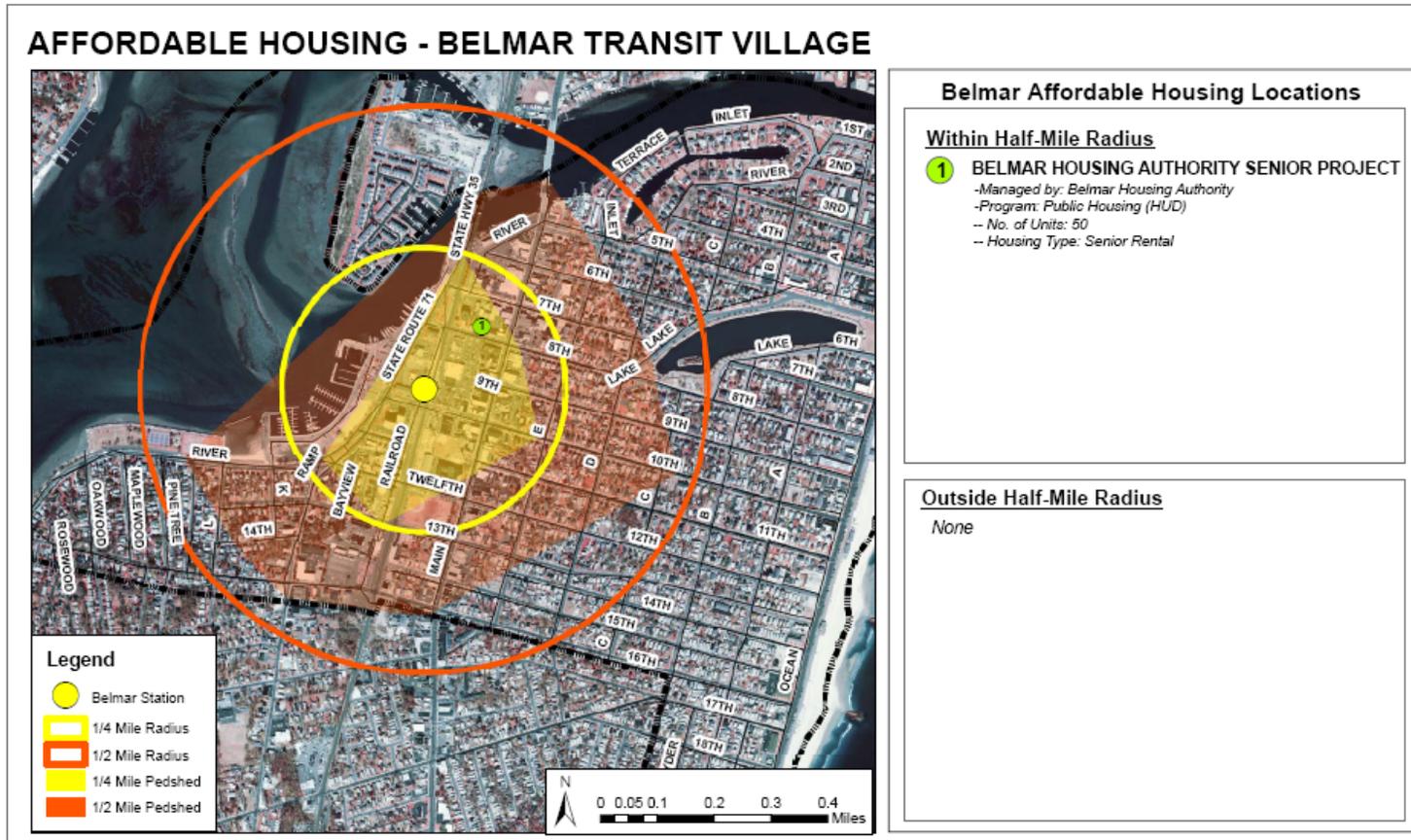
The borough is currently not COAH certified and has made plans but no final decision on petitioning for COAH's third round rules. The borough's median household income is at \$44,896 and within the Transit Village is around \$39,000 to \$47, 917. These household income measures both fall below the state average of \$55, 146, while the median household value of \$186,700 falls slightly over the state average of \$170,800. Belmar's gross rent of \$779 is also a bit higher than the state average of \$761. However, due to Belmar's redevelopment plans for the train

station, many of these values within the Transit Village may soon increase. Furthermore, as a part of Belmar’s “Seaport Village” redevelopment plan, the Belmar Transit Village will see significant commercial and redevelopment growth, which due to the recent COAH third round rules can greatly impact the municipality’s growth share in providing affordable housing.

Table 4 : Belmar Affordable Housing

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Belmar Housing Authority Senior Project	senior	rent	50	Belmar Housing Authority	HMFA / Section 236

Figure 1: Affordable Housing – Belmar Transit Village



Bloomfield

Background

Bloomfield Township is located in Essex County towards the northeastern part of the state near the New Jersey/ New York City border. At a size of approximately 5.33 square miles, the township is one of the larger Transit Village municipalities. The Bloomfield Transit Village centers around the township's train station, which is served by NJ Transit's Montclair-Boonton Line. This NJ Transit commuter rail route provides weekday only services, with trains departing to Hoboken, Secaucus Junction, and New York. Ten additional NJ Transit bus routes⁷ provide weekday transportation services within the Bloomfield Transit Village area (NJ Transit; Wells et al. 2005)

Affordable Housing

The township of Bloomfield has a total of 19,508 housing units of which 2,899 are located within the Transit Village (Table 1). As shown on Table 1, of these 2,899 units only 1.4% or 277 units are considered affordable. Although the township only has a small percentage of these affordable housing provisions, a significant portion of these 277 units are located within the Transit Village area—approximately 5.1% of the township's affordable units are within the half-mile radius surrounding the train station.

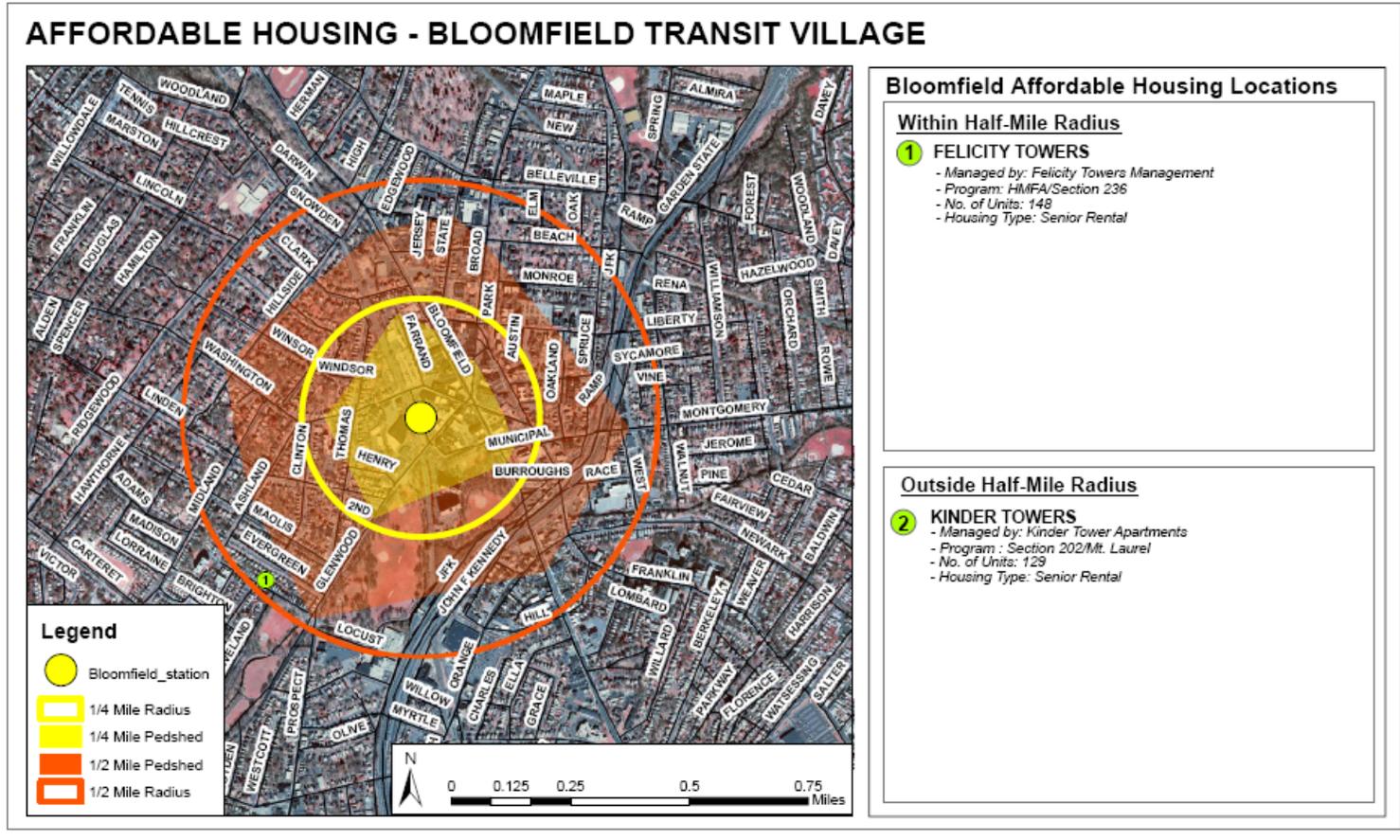
Because the municipality's Transit Village contains a large percentage of senior residents (17.8%), it is not surprising that the only two affordable developments are senior housing. Only one of the two affordable developments with 148 units of senior rental housing is located within the Transit Village area and the half-mile pedestrian shed. Although lacking affordable provisions for low- to moderate- income family households, home ownership and rental costs

⁷ NJ Transit Routes serving Bloomfield Transit Village area: 11, 27, 28, 29,34,72, 92,93,94,709

within the Village and throughout the municipality do fall below the state level (Table 1). In addition, the Transit Village area also contains a 22% rate of households without vehicles, which is significantly higher than the state’s 12.7%. Lastly, the township’s transit ridership is also significantly high at 14% (Wells et al. 2005). Although there seems to be a great need for housing within the Village that affords senior citizens as well as low- to moderate- income households without an automobile great accessibility to transit, Bloomfield’s construction activity since its inception into the Village Initiative seem to consist primarily of non-residential construction (Wells et al. 2005). Presently, Bloomfield is not COAH certified.

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Felicity Towers / Bloomfield Senior Housing	senior	rent	148	Felicity Tower / Ms C Heckel, mgr	HMFA / Section 236
2	Kinder Towers	senior	rent	129	Kinder Towers Apts	Section 202 / MtL

Figure 2: Affordable Housing – Bloomfield Transit Village



Bound Brook

Background

The Borough of Bound Brook is located in Somerset County, 10 miles northwest of New Brunswick and 30 miles southwest of Newark (Wells and Nemeth p. 15). The Borough is also one of the smaller Transit Village municipalities at only 1.71 square miles in size. The Bound Brook Transit Village centers around the borough's train station, which is served by NJ Transit's Raritan Valley Line with service to Newark and connecting rail services to New York. The Transit Village is also served by two NJ Transit Bus Routes 114 and 117 (NJ Transit; Wells et al. 2005)

Affordable Housing

Bound Brook Borough has a total of 3,817 housing units with 1,569 of these units contained within the Transit Village area. As shown on Table 1, the borough only has a small percentage of its total housing units designated as affordable. Furthermore, the 17 affordable units not considered as rehabilitated sites are housing designated as alternative living units for people with special needs such as disabilities or other social services. Due to confidentiality issues, the locations of these units cannot be specified. Therefore, the proportion of affordable units contained within the Transit Village cannot be determined. There are no particular developments geared for low- to moderate- income households or age-restricted projects aside from any rehabilitated housing units. Bound Brook's rehabilitation units in the Appendix B: Affordable Housing Findings in New Jersey's Transit Villages, Table 2: Affordable Rehabilitation Sites.

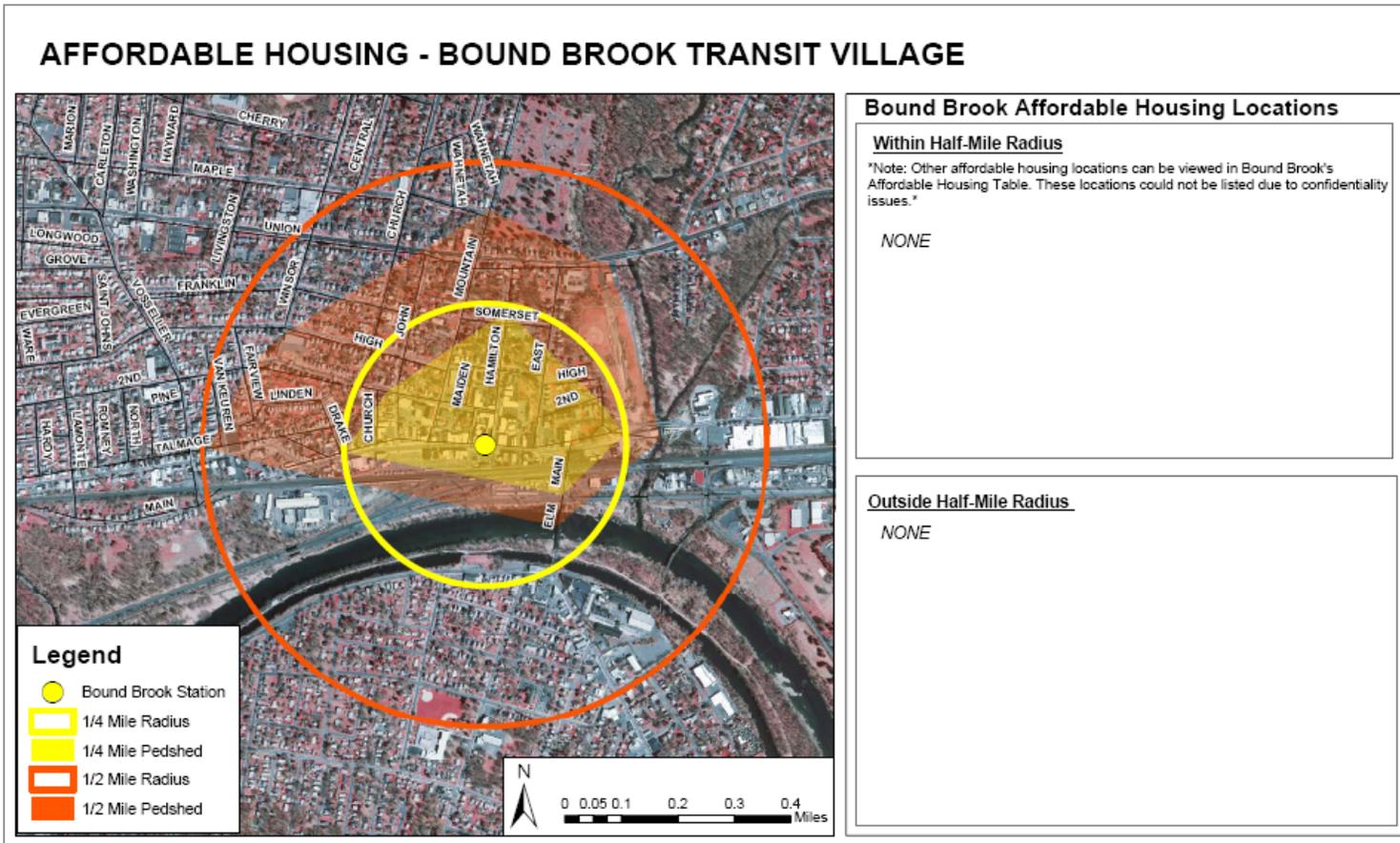
According to the US Census, the median family income of the borough and housing values fall below state averages (Table 1). However, rental costs particularly within the

borough's Transit Village are higher than statewide averages. Bound Brook's municipal government has recently decided not to petition for COAH certification under the new third round rules.

Table 6: Bound Brook Affordable Housing

ID	Development	Housing Type	Tenure	Units	Agent	Program
	Development Resources		rent	4		MtL
	Midland Residential		rent	5		MtL
	NJ Association of the Deaf		rent	4		MtL
	Women's Resource Center		rent	4		MtL

Figure 3 : Affordable Housing – Bound Brook Transit Village



Collingswood

Background

Collingswood Borough is located in Camden County, adjacent to the City of Camden and a few miles east of Philadelphia. In the center of Collingswood's Transit Village is the borough's train station served by the PATCO Speedline, which connects areas of Camden County to the City of Philadelphia. NJ Transit also provides the area with additional transit through bus routes 403 and 451 (NJ Transit; Wells et al. 2005)

Affordable Housing

The Borough of Collingswood has a total of 6,995 housing units. About 1,952 of these units are located within the borough's Transit Village. As shown in Table 1, for a smaller municipality, Collingswood offers a significant amount of affordable housing provisions including rehabilitated units. With both the affordable developments and rehabilitation sites, affordable housing makes up about 6.2% of the borough's total housing stock. However, only 30% of affordable units (not including the rehabilitated scattered sites) are located within a half-mile radius of the transit station.

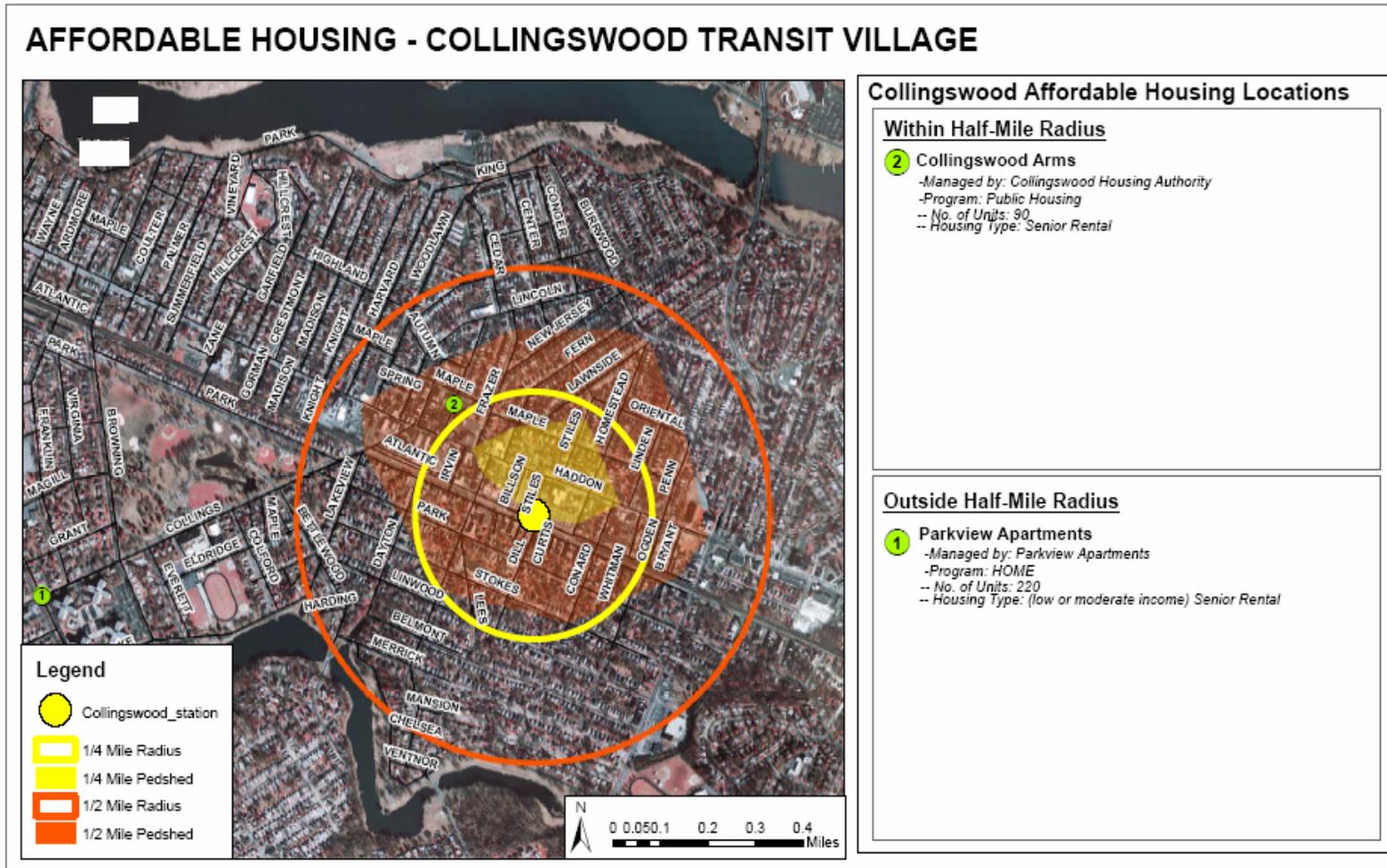
For the most part, housing seems to remain affordable in Collingswood, for although the borough's median family income rates are below the state average, home ownership and rental costs also fall below state levels. Furthermore, there may be more affordable units within the Village area as scattered site units, primarily housing that has been rehabilitated, was not mapped in relation to the Transit Village. More information on these rehabilitation units can be found in Appendix B: Affordable Housing Findings in New Jersey's Transit Villages, Table 2: Affordable Rehabilitation Sites.

Collingswood is currently filing for COAH certification under the third round rules, but is facing difficulties in finding adequate space for its calculated growth share as most of the municipality has been built out. Furthermore, much of Collingswood’s affordable units may not be credited towards this recent petition due to the age of these units. For instance, only 37 of those 126 rehabilitated units listed in Table 2 can actually be credited to its rehabilitation share for only those created after April 1, 2001 can be included in the petition. Therefore, although the town falls short of its affordable provisions in its Transit Village area, there may also be insufficient space to accommodate new affordable housing developments.

Table 7 : Collingswood Affordable Housing

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Parkview Apartments	Senior	rent	220	Parkview Apartments	HOME
2	Collingswood Arms	Senior/disabled	rent	91	Collingswood Housing Authority	Public Housing

Figure 4: Affordable Housing – Collingswood Transit Village



Cranford

Background

Cranford Township is located in Union County, south of Newark. The township's train station, located within the center of the Cranford Transit Village, is serviced by NJ Transit's Raritan Valley Line, which provides daily departures to Newark and connecting rail services to New York. The Transit Village is also served by NJ Transit Commuter Bus Routes 59 and 113 (NJ Transit; Wells et al. 2005)

Affordable Housing

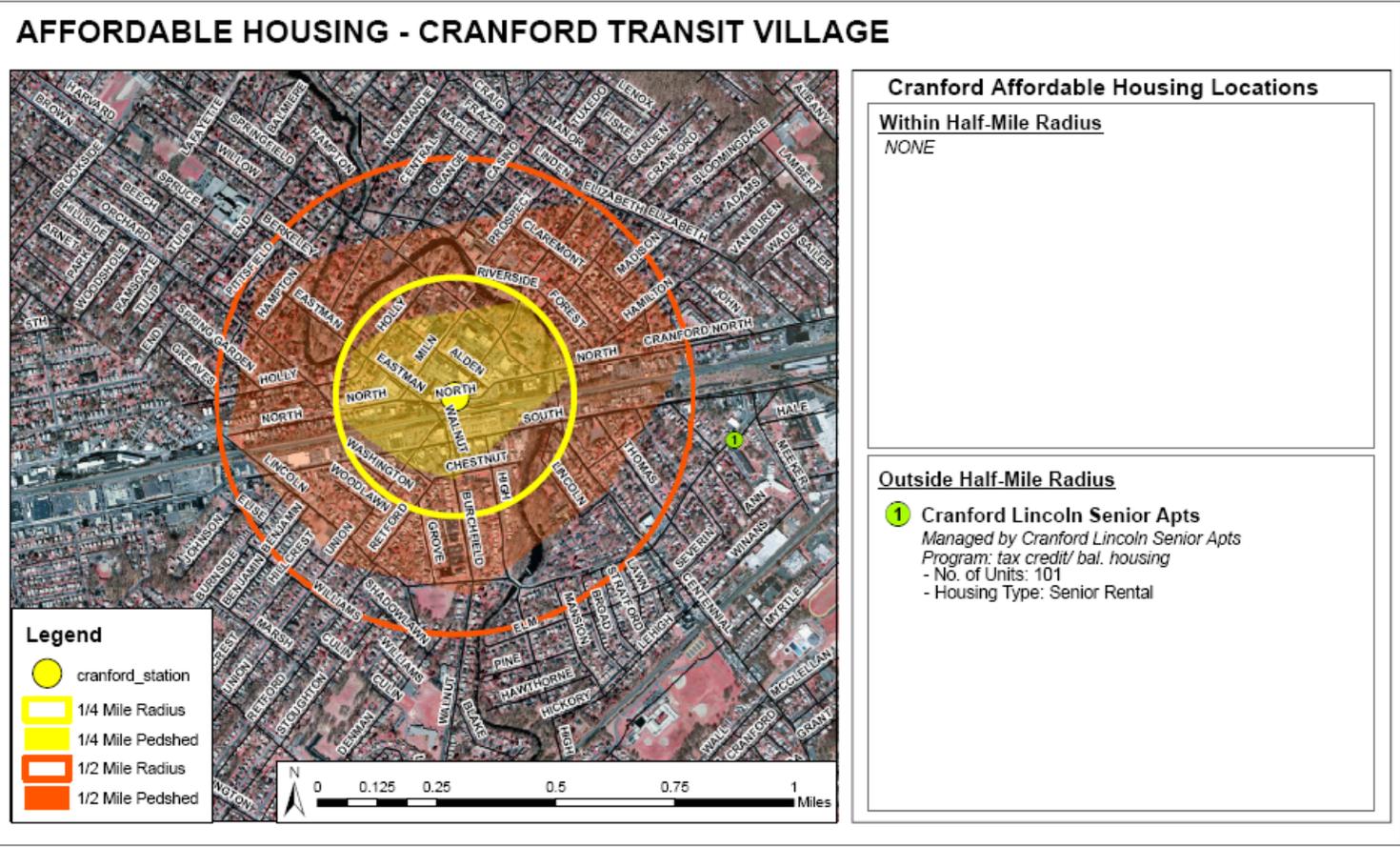
Cranford Township has a total of 8,560 units and about 1,735 units of these are located within the Transit Village. The township's affordable housing units comprise of only 1.2% of their total housing units and 0% of those are included in the Transit Village. The town currently has only one affordable housing development that contains 101 units for senior and disabled renters. Aside from this development, the township lacks any other affordable housing provisions.

The township's median family income values, median housing values, and median gross rent throughout the municipality and the Transit Village area are higher than many of the other designated Villages and statewide levels (Tables 1 & 2). However, the township has an obvious lack of housing choices for low- or moderate-income households within the township. In fact according to the Transit Village Monitoring Research conducted by the Alan M. Voorhees Transportation Center, the township has experienced little residential changes from years 2003-2004 and has only increased housing units to 7 (Wells et al. 2005). Currently, Cranford is not

COAH certified and has not made any final decisions on petitioning under COAH’s third round rules.

Table 8: Cranford Affordable Housing						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Cranford Lincoln Senior Apts	senior	rent	101	Cranford Lincoln Senior Apts	tax credit / Bal Hsg

Figure 5 : Affordable Housing – Cranford Transit Village



Jersey City

Background

The Journal Square, Jersey City Transit Village is located in Hudson County and is a major transportation hub for the Jersey City area. The Journal Square Transportation Center is served by the New York-New Jersey PATH, connecting Journal Square to Manhattan, Hoboken, and Newark. The Transit Village Area is also served by eleven New Jersey Transit bus routes⁸ (NJ Transit; Wells et al. 2005) At a size of about 21.1 square miles, Jersey City is the largest municipality among the 16 designated Villages.

Affordable Housing

Jersey City has a total of 93,648 housing units of which 14.7% (13742 units) are considered affordable. These 13,742 units include existing, new construction, proposed, and rehabilitation units. Within the Transit Village there is a total of 15,487 housing units of which 1,473 units (9.5%) are affordable. Of the total affordable units within the municipality only 10.7% are housed within the Journal Square Transit Village. Although it may seem that only a small percentage of Jersey City's affordable housing is situated in locations with great accessibility to transit, Jersey City has three additional PATH train stations that may be utilized by the rest of its affordable developments.

According to the US Census 2000, the median household incomes in Jersey City and within the transit village district fall behind the state average. Furthermore, the poverty rates within the Transit Village at 19.5% and within the city at 18.6% are about double the state rate of 8.5% (Wells et al. 2005). With also about 51.8% of Journal Square Transit Village's residents without an automobile, affordable housing with great access to transit has tremendous utility

⁸ NJ Transit routes include 1,2, 43, 64,67, 80,83, 84,87,88, 125

here. To date, Jersey City is not COAH certified but with the city's fast development and growth, it may potentially seek certification in light of the new third round rules.

Table 9A : Jersey City Affordable Housing – Existing Units						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Belmar Housing Authority Senior Project	senior	rent	50	Belmar Housing Authority	HMFA / Section 236
2	Bergen Corridor B		rent	38	YWCA-Jersey City	Bal Hsng
3	136-138 Grant Ave	family	rent	16	waszqaz	Linkage/Reb
4	138 Duncan Avenue	family	rent	9	HASCO	RCA/Reb
5	144-146 Virginia Ave	family	rent	25	LLC	RCA/Reb
6	151-61 Christopher Columbus Dr./Pine Valley	family	rent	48	on-site	Section 236
7	152-154 MLK Drive	family	rent	3	Friends of Lifers	HOME/Reb
8	16 Bergen Ave	family	rent	12	J.C. Community Housing Corp.	HOME/Reb
9	169 MLK Drive	family	rent	11	Fairmount Housing	Reb
10	193-195 Clinton Ave	family	rent	25	ESE Funding Corp.	RCA/Reb
11	207 15th Street Condos	family	sale	10	Miguel Reyes	Bal Hsng/Reb
12	254 Bergen Ave	family	rent	36	Housing Affordability Service	HMFA/Mt/PhA/Reb/ Bal Hsng
13	26 Bergen Ave	family	rent	5	Urban League	CDBG/Reb
14	268 Fairmount Ave	family	rent	7	YWCA-Jersey City	Bal Hsng/Reb
15	30 Bergen Ave	family	rent	7	Urban League	HOME/Reb
16	31 Virginia Avenue	family	rent	3		Tax Credit
17	327-329 MLK Drive	family	rent	4	Jean Gaskin	HOME/Reb
18	405-407 Ocean Avenue	family	rent	4	Community Empowerment	HOME/Reb
19	415 MLK Drive	family	rent	2	Solomon Wade	HOME/Reb

20	442-444 Bergen Ave	family	rent	14	Bill Santomauro	Bal Hsng/Reb
21	45-51 Martin Luther King Drive	family	rent	9	Greenville Steering	HOME/Reb
22	485-7 Martin Luther King Drive	family	rent	4	Harmon Bros. Construction	HOME/Reb
23	52 Bright St	family	rent	7	P.A.C.O., Board of Ed - Eric Silverman	CDBG/Reb
24	520 Ocean Avenue	family	rent	6	Lan Realty	HOME/Reb
25	60 MLK Drive	family	rent	5	Commnity Outreach Team	HOME/Reb
26	64 Atlantic Street	family	rent	2	Board of Ed	CDBG/Reb
27	6-8-10 Bergen Ave Mattison Arms	family	rent	24	Bergen Development Corp.	HMFA/Tax Cedit/Bal Hsng/MtL/Reb
28	714 Ocean Avenue Apts.	family	rent	51	Ocean Avenue Apts.	Section 221/Reb
29	78 Stevens Avenue Apts.	family	rent	17	Fairmount Mgt. Group	Bal Hsng/Tax Credit/Reb
30	80-82 Storms Avenue	family	sale/rent	4	J.C. Episcopal	HOME/NC
31	99 Rutgers Ave	family	rent	13	Fairmount Housing	HOME/Tax Credit/Reb
32	A Harry Moore Apts.	family	rent	376	JC Housing Authority	Public Housing/PhA
33	Academy House	sr/disabled	rent	28	James Landon	HOME/Reb
34	Arlington Arms	family	rent	51	Arlington Arms	Section 221/PhA
35	Arlington Gardens	family	rent	90	JC Housing Authority	Affordable Hsng/PhA/RCA
36	Astor Place Homeownership		rent	3	Astor Place Neighborhood Assoc.	
37	Astor Place Homeownership	family	sale/rent	16	Astor Place Neighborhood Assoc.	HOME/NC/Reb
38	Atlantic Development	family	sale/rent	16	Gasper Garcia	HOME/NC
39	Auburn Housing	family	sale	21	Goldman Sachs	NC
40	Audobon Park Apts.	family	rent	48	Audobon Park	Section 221
41	Battery View Senior Apts/Tikvah Towers	senior	rent	238	Battery View Senior Apts.	HMFA/Section 236 & 8
42	Bayview Court Phase I	family	rent	15	New Community	Bal Hsng/NC

43	Bayview Court Phase II	family	rent	18	New Community	Bal Hsng/NC
44	Bergen Corridor A		rent	38	YWCA-Jersey City	Bal Hsng
45	Bergen Manor Apartments	family	rent	40	Bergen Manor Apartments.	Section 221/Reb
46	Bergenview JC YMCA	family	rent	131	Bergenview	Bal Hsng/Tax Credit/Reb
47	Berry Gardens 3 & 4	sr/disabled	rent	82	JC Housing Authority	Public Hsng/PHA
48	Berry Gardens1	sr/disabled	rent	286	JC Housing Authority	Public Hsng/PHA
49	Berry Gardens2 (combined with Berry 1)	sr/disabled	rent	0	JC Housing Authority	Public Hsng/PHA
50	Booker T. Washington	sr/disabled	rent	314	JC Housing Authority	Public Hsng/Bal Hsng/PHA
51	Bostwick Court	family	rent	69	RPM	Bal Hsng/Tax Credits/NC
52	Boyd McGuinness Senior Apt/Kennedy Blvd	Seniors	rent	212	Boyd McGuinness Apartments.	Section 221
53	Bramhall Avenue Apartments	family	rent	87	Bramhall Ave Apartments	HOME/Tax Credit/Reb
54	Brunswick Estates	family	rent	131	Brunswick Estates	Section 8
55	Cambridge Apartments	family	rent	80	Jersey Heights Realty	Section 221
56	Carmel House	family	rent	21	Catholic Community Services	Tax Credit
57	Catherine Court Apartments	family	rent	68	Catherine Court	HMFA
58	Cleveland Arms	family	rent	39	Raia & Sirgnamo	
59	College Towers Apartments	family	rent	320	College Tower Apartments	Section 213
60	Curries Woods	family	rent	298	JC Housing Authority	Public Hsng/PHA
61	Dwight Street Homes	family	sale/rent	83	JC Housing Authority	Public Hsng/PHA/NC
62	East Hampton at Newport/30 River Court	family	rent	441	30 River Court	Section 200
63	Enterprise Dev Scattered Sites	family	sale/rent	16	Bill Johnson Enterprise	HOME/NC

64	Fairmount Hotel Apts Blvd.	sr/disabled	rent	59	Ingerman Group	HOME/Tax Credit/Reb
65	Fairmount Housing		rent	6		
66	Flynn House	family	rent	18		Reb
67	Garfield Heights Apartments	family	rent	37	Let's Celebrate Inc.	HOME/Tax Credit/Reb
68	Grace Church Van Vorst Apartments	family	rent	44	Grace Van Vorst Church	Section 236/Reb
69	Grandview Terrace Apartments	sr/disabled	rent	284	Grandview Terrace Apartments	Section 202
70	Halladay Street Homes	family	sale/rent	30	Hsng Affordability Service	Bal Hsng/MtLNC
71	Harbor View Apartments	senior	rent	100	Harbor View Apartments	Sections 202 & 8
72	Heights Senior Housing	senior	rent	36	Pennwall Affordable Housing	Tax Credit/Bal Hsng/Reb
73	Holland Gardens	family	rent	192	JC Housing Authority	Public HousingPHA
74	Hudson Gardens	sr/disabled	rent	222	JC Housing Authority	Public Housing/PHA
75	J P Affordable Housing	family	sale/rent	32	Housing Affordability Service	Bal Hsng/MtL/NC
76	Jewish Home Senior Housing	senior	rent	67	Alpert & Alpert	Tax Credit/Bal Hsng/MtL/HOME/Reb
77	Jones Hall	senior	rent	110	Jones Hall	HMFA/Section 236 & 8/Reb
78	Journal Square Towers	family	rent	30	The Albert Group	HMFA/Tax Credit/RCA/NC
79	Juan Ruth Apartments	family	rent	22	Juan Ruth Apartments	Section 221
80	Kennedy Boulevard Apts	family	rent	146	Kennedy Boulevard Associates	Section 221
81	Kennedy Manor Apartments	family	rent	25	Kennedy Manor Apts	Section 221
82	Lafayette Gardens	family	rent	240	Jersey City Housing Authority	Public Housing/PHA
83	Lafayette Park Phase I	family	sale/rent	44	J.P. Affordable Housing	HOME/NC

84	Lafayette Park Phase II	family	sale/rent	44	J.P. Affordable Housing	HOME/NC
85	Lafayette Park Phase III	family	sale/rent	38	J.P. Affordable Housing	HOME/NC
86	Lafayette Park Phase IV	family	sale/rent	44	J.P. Affordable Housing	HOME/RCA/NC
87	Lafayette Park Phase SS	family	sale/rent	0	J.P Affordable Housing	HOME/NC
88	Lafayette Park Phase V	family	sale/rent	44	Housing Affordability Svc	Bal Hsng/RCA/NC
89	Lafayette Senior Living Center	senior	rent	82	JCHA/Interstate Realty Mgmt	Bal Hsng/PHA/NC
90	Lafayette Village (HOPE 6)	family	rent	101	Lafayette Village	Bal Hsng/PHA/NC
91	Lexington Manor	family	rent	149	Lexington Manor	Section 221/Reb
92	Lutheran Social Ministries Project Home	family	rent	18	Luth Soc Ministries Proj Home	Tax Credit/HUD/COC/Re b
93	Marion Gardens	family	rent	234	J C Housing Authority	Public Housing/PHA
94	Martin Luther King Dr Cooperatives	family	rent	19	Fairmount Housing Corporation	Bal Hsng/MtL/Reb
95	Mid City Apartments	family	rent	58	Mid City Apartments	HMFA/Tax Credit/Bal Hsng/MtL/NC
96	Mid City Apartments, phase 2	family	rent	30	Mid City Apartments	HMFA/Tax Credit/Bal Hsng/MtL/NC
97	Montgomery Gardens	family	rent	462	JC Housing Authority	Public Housing/PHA
98	Montgomery Gateway East 1	family	rent	201	Montgomery Gateway East 1	HMFA/Section 8
99	Montgomery Gateway East 2	family	rent	190	Montgomery Gateway East 2	HMFA/Section 8
100	Monticello - Astor (# combined w/ Belmont)	family	sale/rent	32	J.P. Affordable Housing	Bal Hsng/CDBG/NC
101	Monticello-Belmont	family	sale/rent	32	J.P. Affordable Housing	Bal Hsng/CDBG/NC
102	Mt. Pisgah Homes 1	family	rent	12	Mt. Pisgah	Section 8/Reb
103	Mt. Pisgah Homes 2	family	rent	25	Mt. H. Clinton	Section 8/Reb
104	Muhlenberg Gardens Independent	senior	rent	151	Muhlenberg Gardens	Sections 202 & 8

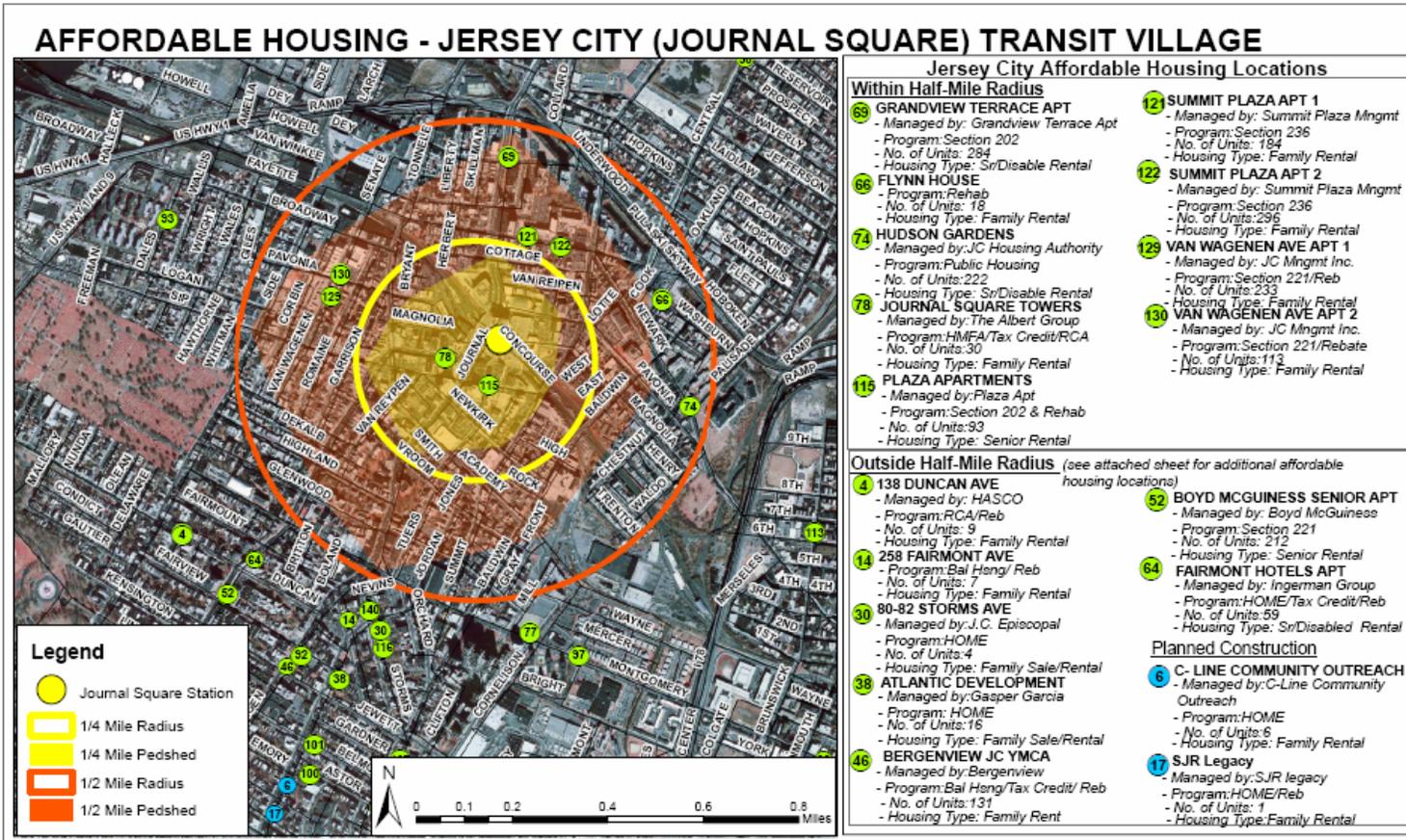
	Living					
105	New Community Hudson Senior Housing	senior	rent	80	New Community Corporation	Sections 202 & 8/HOME/Bal Hsng/NC
106	New Hope Baptist Homes 1	family	rent	36	New Hope Baptist Homes 1	Section 221/Reb
107	New Hope Baptist Homes 2	family	rent	60	New Hope Baptist Homes 2	Section 236/Reb
108	Newport 1/Presidential Plaza/Adams	family	rent	608	Newport	HMFA
109	Newport 2/Presidential Plaza/Washington	family	rent	896	Newport	HMFA
110	North Stelton EDC	family	sale	3	North Stelton EDC	HOME/NC
111	Ocean Towers	senior	rent	100	Ocean Towers	HMFA/Section 236/PHA
112	Pacific Court	family	rent	72	Interstate	TaxCredit/PHA/NC/RCA/HOME/CDBG/Bal Hsng
113	Padua Court	sr/disabled	rent	39	Padua Court	HOME/Tax Credit/Reb
114	Paulus Hook	family	rent	308	Paulus Hook	HMFA/Section 236/Reb
115	Plaza Apartments	senior	rent	93	Plaza Apts	Sections 202 & 8/Reb
116	Resurrection House Apartments/School #18	family	rent	28	Resurrection House Apts	HMFA/Tax Credit/Bal Hsng/MtL/Reb
117	Salem Lafayette Apartments 1	mixed	rent	412	Salem Lafayette Apts 1	HMFA/Tax Credit/MtL
118	Salem Lafayette Apartments 2	family	rent	32	Salem Lafayette Apt 2	HMFA/RCA
119	Seaview Guest House	family	rent	38	EMET Realty Management	HOME/RCA/Reb
120	Stewart Apartments	sr/disabled	rent	48	J. C. Housing Authority	Public Housing/PHA
121	Summit Plaza Apartments 1	family	rent	184	Summit Plaza Management	Section 236/NC
122	Summit Plaza Apartments 2	family	rent	296	Summit Plaza Management	Section 236/NC

123	Taylor House (RCA)/138 Duncan Avenue	family	rent	9	State Realty	HMFA/tax credit/Bal Hsng/MtL
124	Til Building Auction	family	rent	12	Til Building	Reb
125	Tower East Apts./Tower of America East	family	rent	444	Tower East Apts	Section 220
126	Turnkey (PH)	Family	rent	100	JCHA/Hugh Defazio	PHA/NC
127	Unico Towers/Grove Street	senior	rent	203	Unico Towers	HMFA/Section 236
128	Van Horne Apts	family	rent	44	Van Home, Inc.	Section 221 & 241/Reb
129	Van Wagenen Ave Apts 1	family	rent	233	JC Management Inc.	Section 221/Reb
130	Van Wagenen Ave Apts 2	family	rent	113	JC Management Inc.	Section 221/Reb
131	Villa Borinquen 2	family	rent	48	Housing Affordability Service	Tax Credit/Bal Hsg/MtL/NC
132	Villa Borinquen/Puerto Rican Lutheran Housing	family	rent	242	Hamilton Hobbs Realty	HMFA/Section 236/NC
133	Virginia Gardens	family	sale/rent	16	Joint Venture Partnership	CDBG/Reb
134	Wade Manor	both	rent	39	Wade Street Realty	Section 221
135	Welcome Baptist Homes	family	rent	8	A. Simpson Realty	Section 236
136	Whittenberg Manor	senior	rent	44	Whittenberg Manor Indepen Lvng	Section 202 & 8
137	Wilkinson Bayview	family	sale/rent	27	J.P. Affordable/Housing	HOME/NC/Reb
138	Wilkinson Bayview Tower	family	both	54	Housing Affordability Service	UHORP
139	Woodward Townhouses	family	sale	38	Housing Affordability Service	Bal Hsng/MtL/NC
140	YWCA Senior Housing	senior	rent	79	YWCA Senior Housing	HMFA/Section 8/Reb

Table 9B : Jersey City Affordable Housing - Planned Construction						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	140 Bay St.	family	sales/rent	6	Power House Arts District	NC/HOME/Reb
2	522 Ocean Ave	family	rent	6	Lan Reality	HOME/Reb
3	A. Harry Moore HOPE VI (various locations)	family	rent	103	JCHA	PubHsng/Tax Cred/Bal Hsng
4	Bernius Court Apartments	family	rent	46	J.P. Affordable Housing	HOME/Reb
5	Bernius Court Houses	family	sale	11	J.P. Affordable Housing	HOME/NC
6	C-Line Community Outreach	family	rent	6	C-Line Community Outreach	HOME/NC
7	Community Empowerment Org.	family	sale/rent	2	Community Empowerment Org.	HOME/NC
8	Community Empowerment Org.	family	sale/rent	6	Community Empowerment Org.	HOME/NC
9	Dean Mont (Morris Canal Area)	family	sale/rent	26	Summit Avenue Home UC	
10	Ercel Webb Fish and Loaves	family	rent	14	Urban League of HC	HOME/NC
11	Jackson Estates NDC/EDC (Kearney/Orient)	family	sale/rent	48	Thomas Jackson Estate	NC/HOME
12	JC Episcopal (Grant and Myrtle Aves)	family	sale/rent	8	JC Episcopal	HOME/NC
13	New Millennium CDC	family	sale/rent	10	New Millennium CDC	HOME/NC
15	MBC Parkview Apts.	family	rent	6	MBC Community Dev.	CDBG/Reb
16	Pacific Court Townhouses(various)	family	rent	72	JCHA/Interstate Realty Mgmt	Pub hsng/Tax Cred/Bal Hsng
17	SJR Legacy	family	rent	1	SJR Legacy	HOME/Reb

18	Woodward Terrace Lafayette Gardens Phase II-Hope VI	family	rent	70	JCHA	Bal Hsng/Tax Credit
19	Whitlock Mills	family	rent	198	Shelter Properties LLC	HMFA/Tax Credit

Figure 6: Affordable Housing – Jersey City (Journal Square) Transit Village



Matawan

Background

The Borough of Matawan is located in Monmouth County, about 30 miles south from Newark and 15 miles from Staten Island (Wells et. al 2005). At the center of the Matawan Transit Village is the borough's train station, which it shares with neighboring Aberdeen Township. The Matawan station is served by NJ Transit's North Jersey Coast Line, which provides daily departures to Newark, Hoboken, and New York City. In addition, NJ Transit Bus Routes 133 and 135 service the Transit Village.

Affordable Housing

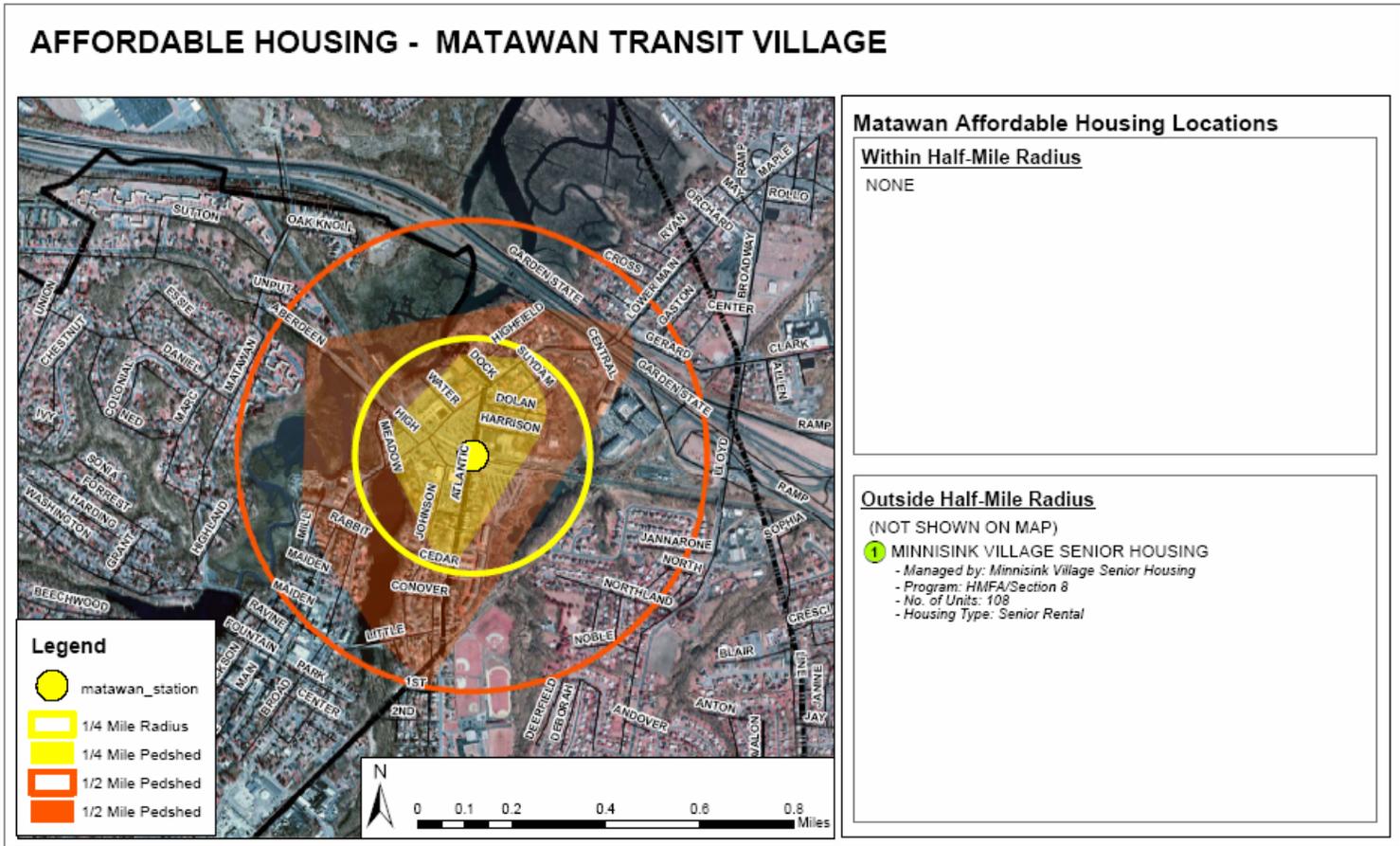
Matawan Borough has a total of 3,656 housing units of which only 3% or 108 units are considered affordable. None of these 108 units are located in the Transit Village. The borough currently has only one affordable housing development, the Minnisink Village Senior Housing, that houses the total 108 units. There are no other affordable provisions including rehabilitation units provided within the borough.

Matawan's median income at \$63, 594 is considerably higher than the state average (Table 1). However, within the transit village district this number drops to about \$49,000, significantly less than the borough's and the state's median income levels. Furthermore, within the village there is a high percentage of households that do not own a motor vehicle (19.8%) and generates a great amount of transit ridership of about 20% (Wells et al. 2005). Evidently, there is a clear need for more affordable housing provisions within the borough especially within the transit village district. Given the presence of lower median incomes and a high percentage of

households without cars within the village, there is a great need for affordable residential options conveniently located near the train station.

Table 10: Matawan Affordable Housing						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Minnisink Village Senior Housing	Senior	rental	108	Minnisink Village Senior Housing	HMFA/Section 8

Figure 7: Affordable Housing – Matawan Transit Village



Metuchen

Background

The Borough of Metuchen is located in Middlesex County, about 18 miles southwest from Newark and seven miles northeast of New Brunswick (Wells et. al 2005). At the center of the Metuchen Transit Village is the borough's train station, which is served by NJ Transit's Northeast Corridor Line, which provides daily departures to Newark, Trenton, and New York City. In addition, NJ Transit Bus Routes 810, 813, and 819 provide daily service within the transit village district.

Affordable Housing

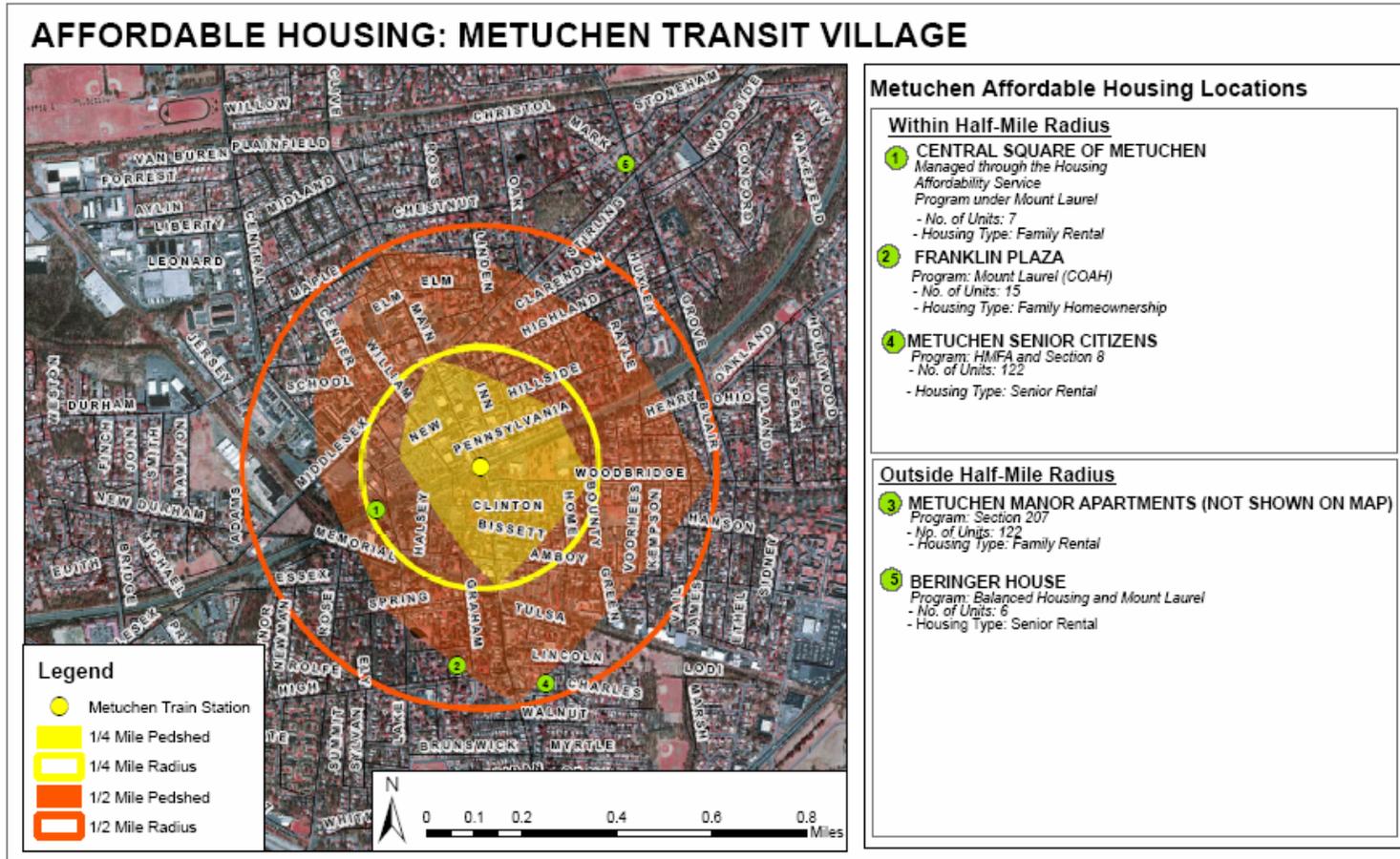
Metuchen has a total of 5,104 housing units of which it has a considerable amount of 272 units (5.3%) considered affordable. With the addition of 22 rehabilitation units, the percentage of affordable housing rises to 5.8% of total housing. Within its Transit Village there is a total of 2,352 units of which about 6% or 144 units are considered affordable. Therefore about 53% of the borough's affordable housing is contained within the transit village district. Metuchen has several affordable developments as seen in Table 11 and the map on the following page. The borough has a good mix of senior/disabled housing as well as affordable family rentals and sales. However, the largest family rental project is not located within close proximity to the village district.

Household median income in the borough (\$75,546) and the Transit Village (\$65,385 - \$117,011) is by far higher than the state average (Table 1). Within the village district, the amount of households with no auto ownership is low (4%) while transit ridership remains

high at 21%. Despite the presence of higher incomes and housing values within the village district (Table 1 & 2), Metuchen has a significant amount of affordable housing provisions located conveniently near the transit center. Presently, Metuchen is COAH certified.

Table 11 : Metuchen Affordable Housing						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Central Square of Metuchen	family	rent	7	Housing Affordability Service	MtL
2	Franklin Plaza	family	sale	15		MtL
3	Metuchen Manor Apts	family	rent	122	Metuchen Manor Apts	Section 207
4	Metuchen Senior Citizens	senior	rent	122	Metuchen Senior Citizen Housing Corp	HMFA / Section 8
5	Beringer House / Metuchen Shared Living	senior	rent	6	Metuchen Senior Housing	Bal Hsg / MtL

Figure 8: Affordable Housing – Metuchen Transit Village



Morristown

Background

Located in Morris County, Morristown Town is about 25 miles west of New York City and 16 miles from Newark (Wells and Renne 2003). The Morristown Transit Village centers around its train station, which is served by NJ Transit's Morris and Essex Line. This NJ Transit commuter rail route provides daily departures to Newark and New York City. In addition, the Transit Village is also served by four NJ Transit bus routes⁹ (NJ Transit).

Affordable Housing

The Town of Morristown currently provides a total of 474 units of affordable housing. These units constitute 6.2% of their total housing of 7,615 units. Within the Morristown Transit Village there are approximately 3,399 housing units of which 274 units (8.1%) are considered affordable. Therefore about 57.8 % of the town's affordable housing can be found within the Transit Village (Table 3). However, in looking at the map and Table 3, only a small percentage of affordable units are within the half-mile pedestrian shed. Therefore the affordable units in the town are at least more than a 10 minute walk from the train station. As seen in Table 12 and the map on the following page, most of the affordable units are primarily age-restricted housing types. However, there is a fairly large affordable housing complex considered family rental within the transit village district. The proposed Highlands complex will be directly adjacent to the train station but will only feature four affordable units. Because the Highlands project was approved before the town decided on petitioning for COAH's third round rules, it had not

⁹ Morristown is served by the following NJ Transit Bus Routes: MCM-1, MCM-2, MCM-3, and MCM-10

originally set aside with developers a substantial amount of units to fit the new growth brought on by this development.

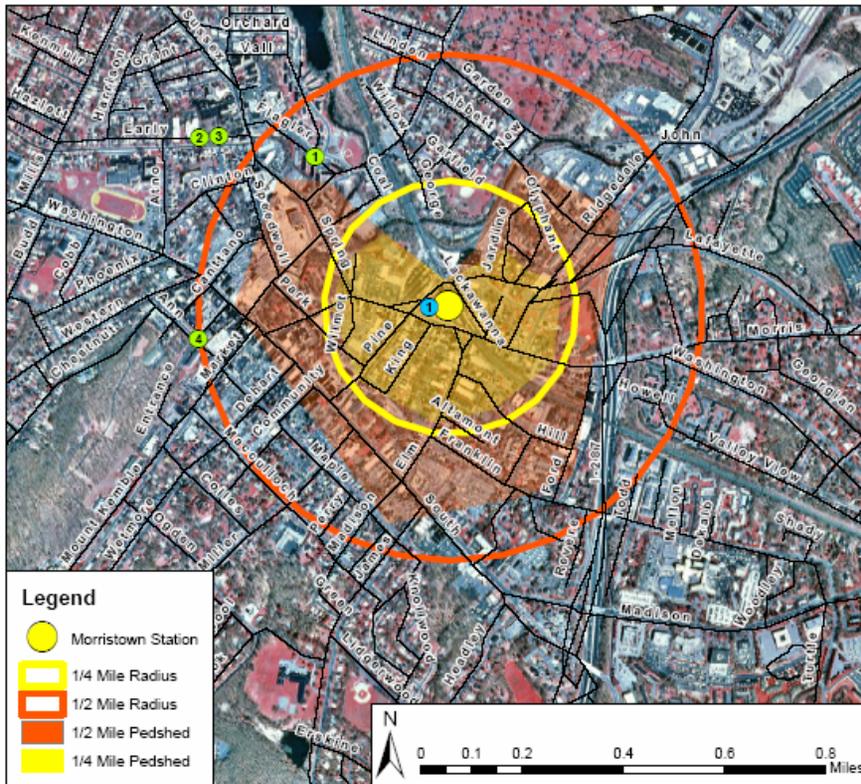
The town's average household income does land above the state average (Table 1); however, these incomes can range from \$31,000 to about \$105,000 within the village district—a huge disparity in income levels. Additionally, within the transit village area, the percentage of population in poverty jumps to about 17.5 %. Furthermore, housing across the board is expensive within Morristown. With median house values in town at \$224,400 and within the village reaching up to \$397,900, homeownership is nowhere near affordable. In addition, gross rents are also considerable higher than the state average at \$914 in town and ranging from \$775-\$1,128 in the Transit Village (Table 1 & 2). The percentage of households within the transit village without a car is at 15.5%, which is significantly higher than the state average of 12.7 percent. These demographics are indicative of the town's large immigrant and minority population within the village area. Low income values and low car ownership rates may suggest that the immigrant population may be employed but at very low wages (Wells & Renne 2003). With the high cost of living and only 6.2% affordable housing within the transit village district, it seems that the Morristown residents within the village area are in great need of more affordable housing with close proximity to transit.

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Manahan Village	family	rent	200	Morristown Housing Authority	public housing
2	Petrone Building	sr/disable	rent	100	Morristown Housing Authority	public housing
3	Wetmore Towers	sr/disable	rent	100	Morristown Housing Authority	public housing
4	29 Ann St	sr/disable	rent	70	Morristown Housing Authority	public housing

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Highlands at Morristown Station	family	rent	4	Highlands	MtL

Figure 9 : Affordable Housing – Morristown Transit Village

AFFORDABLE HOUSING - MORRISTOWN TRANSIT VILLAGE



Morristown Affordable Housing Locations

Within Half-Mile Radius

- 1 MANAHAN VILLAGE**
Managed by the Morristown Housing Authority through Housing and Urban Development (HUD)
 - No. of Units: 200
 - Housing Type: Family Rental
- 4 ANN STREET COMPLEX**
Managed by the Morristown Housing Authority through Housing and Urban Development (HUD)
 - No. of Units: 70
 - Housing Type: Senior Rental

Planned Construction

- 1 HIGHLANDS**
 - No. of Units: 4
 - Housing Type: Mixed market-rate and affordable family condominiums

Outside Half-Mile Radius

- 2 PETRONE BUILDING**
Managed by the Morristown Housing Authority through Housing and Urban Development (HUD)
 - No. of Units: 100
 - Housing Type: Senior Rental
- 3 WETMORE TOWERS**
Managed by the Morristown Housing Authority through Housing and Urban Development (HUD)
 - No. of Units: 100
 - Housing Type: Senior Rental

New Brunswick

Background

The City of New Brunswick is located in Middlesex County about 25 miles southwest of Newark. At a size of 5.75 square miles, New Brunswick is one of the larger designated Transit Villages. At the center of the New Brunswick Transit Village is the city's train station, which is served by NJ Transit's Northeast Corridor Line. This NJ Transit commuter rail route provides daily departures to Trenton, Newark and New York City. In addition, the Transit Village is also served by six NJ Transit bus routes¹⁰ (NJ Transit; Wells et al. 2005) along with local city transit provisions.

Affordable Housing

The City of New Brunswick is the second largest provider of affordable housing amongst the 16 Transit Villages (including rehabilitation units). Of its 13,893 housing units, the affordable and rehabilitation units make up 15.4%. The amount of rehabilitation units, however, could not be calculated in Table 2's column on the percentages of affordable housing within the transit village district because of the difficulty in mapping scattered rehabilitation sites. Therefore of the total housing units in the transit village only constructed developments were included. Of the total housing units within the Transit Village (4,844 units) about 12% (584 units) were considered affordable. In comparing the total affordable units within the city versus the total affordable units within the Transit Village, the percentage derived was 49.1% (Table 3). The amount within the pedshed drops significantly to 27.7%. This indicates that a less than half of the city's affordable housing is located within a half-mile from the train station.

¹⁰ NJ Transit Bus Routes through New Brunswick: 810, 811, 814, 815, 818, 980

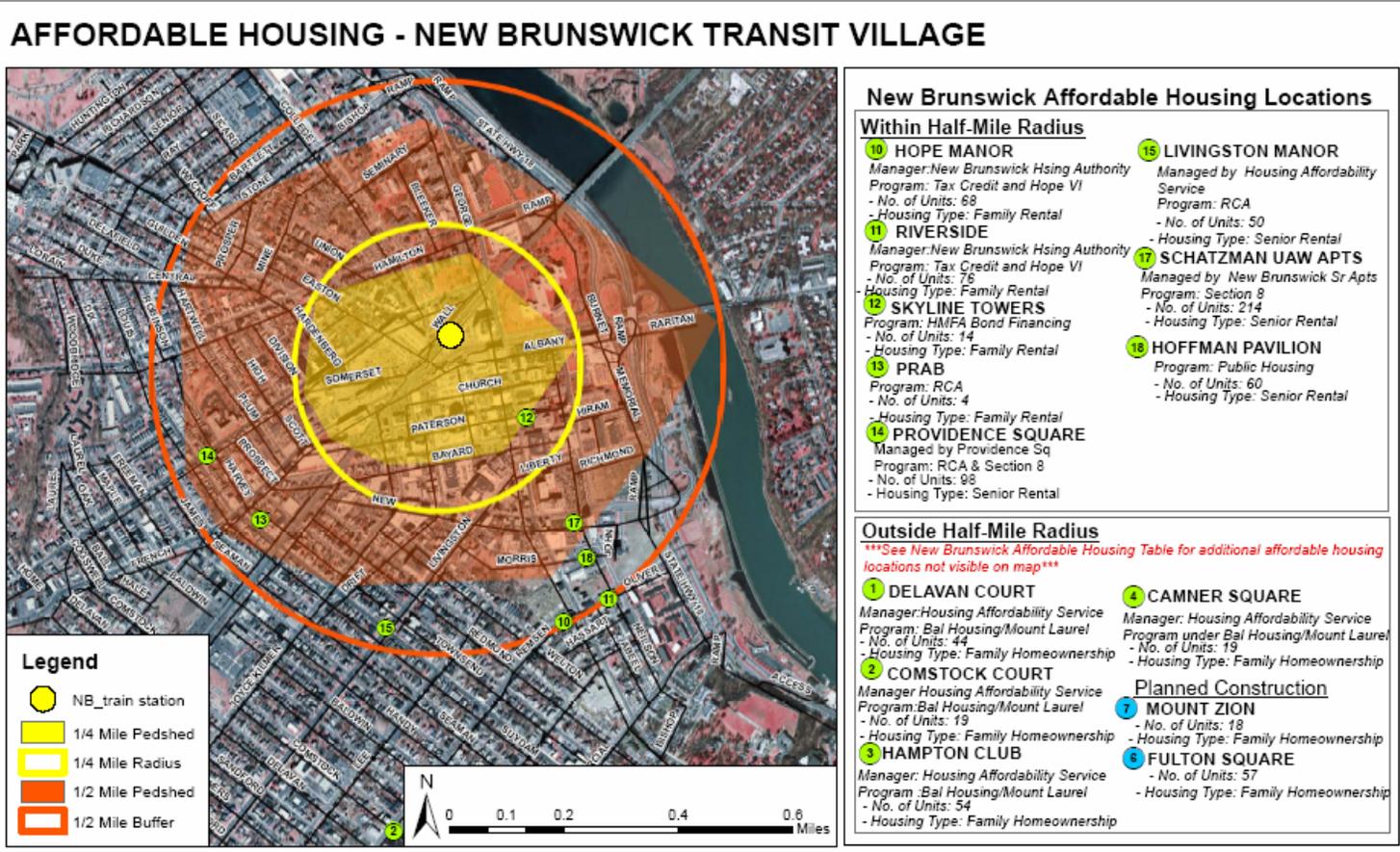
Median household incomes throughout the city (\$36,080) and within the transit village (\$10,000 – \$51,000) are both significantly lower than the state average. The occurrence of these low median household incomes may be due in part to the large immigrant and student population in the city. The median household value throughout the city is also considerably lower than the state’s, but within the transit village housing values can range from \$96,500 - \$311,000. With the rise of new luxury style condominiums and apartments within the New Brunswick downtown, this range may soon increase. Furthermore, the amount of households without a car within the municipality (23.9%) and the village district (27.7%) is about double that of the state level (12.7%). With rising house values but stagnant income levels, the city is in need of more affordability in its housing within the Transit Village. New Brunswick is not COAH certified but has received Regional Contribution Agreements (RCA) from municipalities from Hunterdon, Somerset, and Middlesex Counties in the past to fund its affordable construction and rehabilitation projects.

Table 13: New Brunswick Affordable Housing

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Delavan Court	family	sale	44	Housing Affordability Service	Bal Hsg / MtL
2	Comstock Court	family	sale	19	Housing Affordability Service	Bal Hsg / MtL
3	Hampton Club	family	sale	54	Housing Affordability Service	Bal Hsg / MtL
4	Camner Square	family	sale	19	Housing Affordability Service	Bal Hsg / MtL
5	Brunswick Raritan	family	sale	3		HOME

6	Fulton Square (planned)	family	sale	57		
7	Mt. Zion (planned)	family	sale	18		
8	Schwartz Homes	family	rent	200	New Brunswick Housing Authority	Public Housing
9	Robeson Village	family	rent	60	New Brunswick Housing Authority	Public Housing
10	Hope Manor	family	rent	68	New Brunswick Housing Authority	Tax Credit and HOPE VI
11	Riverside	family	rent	76	New Brunswick Housing Authority	Tax Credit and HOPE VI
12	Skyline Tower	family	rent	14		HMFA bond financing
13	PRAB	family	rent	4		RCA
14	Providence Square	senior	rent	98	Providence Sq	RCA and Section 8
15	Livingston Manor	senior	rent	50	Housing Affordability Service	RCA
16	St. Mary's Apts.	senior	rent	132	St Marys Apts	Section 8
17	Schatzman UAW Apts.	senior	rent	214	New Brunswick Sr Apts	Section 8
18	Hoffman Pavillion	senior	rent	60	Public Housing	Public Housing

Figure 10: Affordable Housing – New Brunswick Transit Village



Pleasantville

Background

The City of Pleasantville is located in Atlantic County just five miles from downtown Atlantic City. At a size of 7.3 square miles, Pleasantville is the second largest designated Transit Village municipality. Unlike the other 16 municipalities, the Pleasantville Transit Village centers around its bus transportation hub instead of a train station. Through this busy hub runs seven NJ Transit Bus Routes¹¹ with departures to and arrivals from Atlantic City (NJ Transit; Wells and Renne 2003).

Affordable Housing

The City of Pleasantville is also one of the top three Transit Villages with the largest percentage of affordable housing. Of its 7,042 total housing units, 690 (9.8%) are considered affordable (Table 1). Within the Transit Village, the total housing units equal 2,646 units of which 132 units (8.1%) are considered affordable (Table 2). There is a great amount of affordable housing within the city but only a small percentage of it is housed within the Transit Village. For instance, the percentage of affordable units within the transit village district over the total amount of affordable units within the city is only 19.1%. Because Pleasantville is not COAH certified and has not maintained a database of all its affordable housing, the number of affordable units may actually be significantly greater than what is listed in this report. Primarily the sources of the affordable housing information featured here originate from COAH documents and from the Pleasantville Housing Authority.

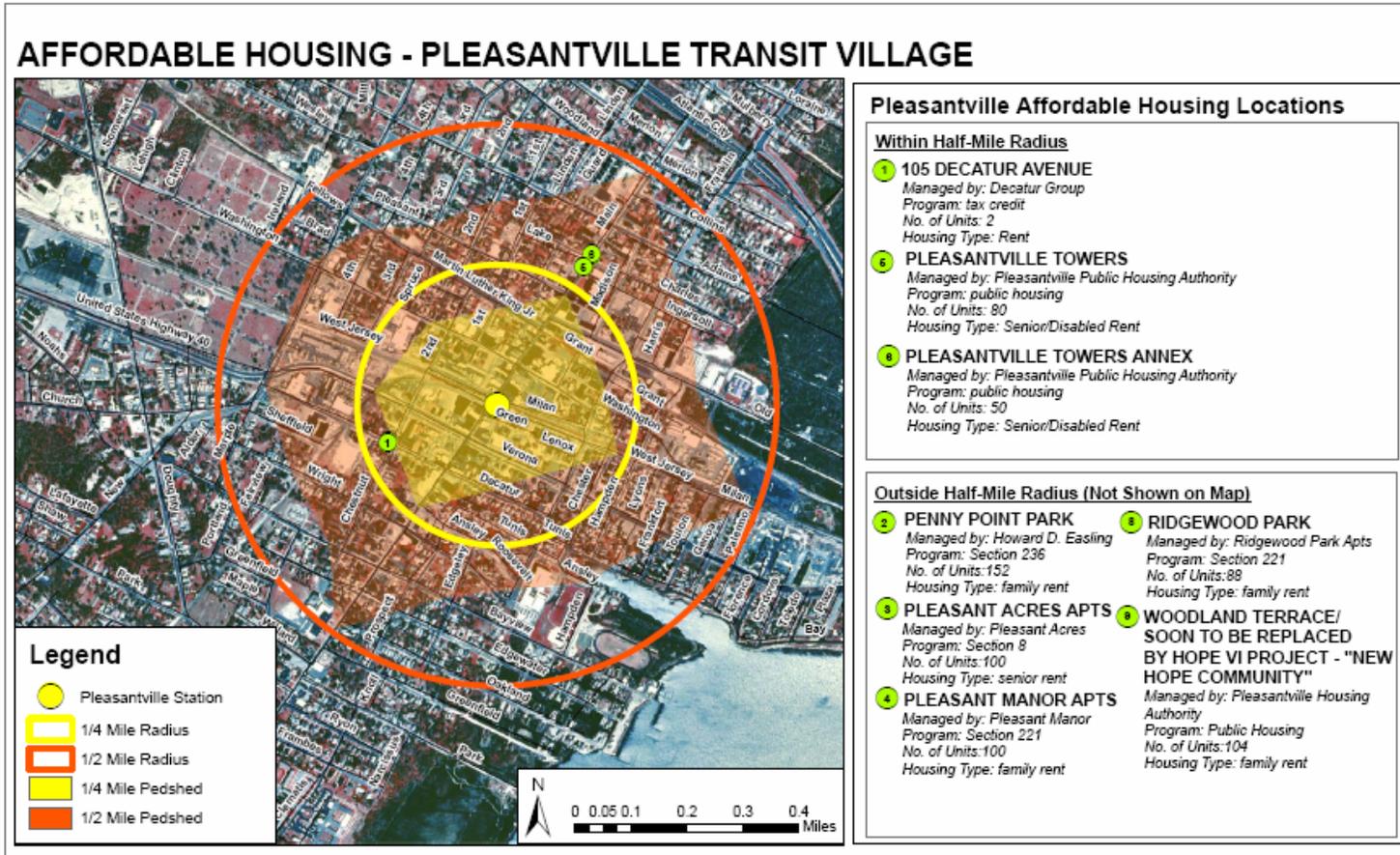
¹¹ NJ Transit Routes: 502, 507, 508, 509, 553, 554, 559

Median household incomes throughout the city (\$40,016) and within the transit village (\$31,000- \$45,000) rank low compared to many of the transit villages. These figures are also both significantly lower than the state average. Furthermore poverty rates within the city reach an incredible 15.8%. The city has a substantial amount of affordable units and has fairly low housing and rental costs (Tables 1 & 2)—Pleasantville’s are the lowest of the 16 designated villages. The city therefore has generated more than its fair share of affordable housing options, however, if information could be more comprehensive, it can be better assessed how much of these affordable housing units are located within the transit village.

Table 14: Pleasantville Affordable Housing

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	105-107 Decatur Avenue		rent	2	Decatur Group (Leads Point/Galloway)	tax credit
2	Penny Point Park	family	rent	152	Howard D. Easling	Section 236
3	Pleasant Acres Apartment	senior	rent	100	Pleasant Acres	Section 8
4	Pleasant Manor Apartments	family	rent	100	Pleasant Manor	Section 221
5	Pleasantville Towers	senior/disabled	rent	80	Pleasantville Housing Authority	Public Housing
6	Pleasantville Towers Annex	senior/disabled	rent	50	Pleasantville Housing Authority	Public Housing
7	Residential Alternatives	disabled	rent	14	Atlantic County ARC	Section 202
8	Ridgewood Park	family	rent	88	Ridgewood Park Apts.	Section 221
9	Woodland Terrace Apts/ Hope VI	family	rent	104	Pleasantville Housing Authority	Public Housing

Figure 11: Affordable Housing – Pleasantville Transit Village



Rahway

Background

The City of Rahway is located in Union County approximately 15 miles southwest of Manhattan. The Rahway Train Station is at the center of the Transit Village. The city's location makes it a major transportation thoroughfare due its proximity to both the Garden State Parkway and the New Jersey Turnpike. The train station is also a transportation hub that offers connections to both the NJ Transit Northeast Corridor Line and North Jersey Coast Line. Passengers at Rahway can, therefore, reach destinations such as Trenton, Newark, New York, and the Jersey Shore communities. Through this busy transportation hub also runs two NJ Transit Bus Routes 62 and 115 (NJ Transit).

Affordable Housing

Among the three tables featured in the beginning of this section, Rahway is the only municipality to consistently perform among the top of the 16 Villages in providing affordable housing within the municipality and in the transit village district. For instance, of the city's total housing units (10,381 units) about 7.5% of them are affordable (777 units) and 10% affordable with the inclusion of 258 rehabilitation units. As with the other villages, the rehabilitation units are often scattered sites and are difficult to map. Therefore calculations analyzing the amount of affordable units within just the village area will not include these rehabilitated units.

Within the transit village district there is a total of 3,595 housing units and 14.5% (523) of those are considered affordable. Therefore the majority of the city's total housing units is contained within the transit village district. In fact, out of the total 777 affordable units, 547

(70.5%) are housed within the transit village and 30.4% or 236 units are contained within the half-mile pedshed or the ten-minute walking distance from the transit village center. For the most part there is a good mix of affordable housing types throughout the whole city. However, within the village the majority of affordable housing is age-restricted homes. More family rental or sale units are located outside of the half-mile radius.

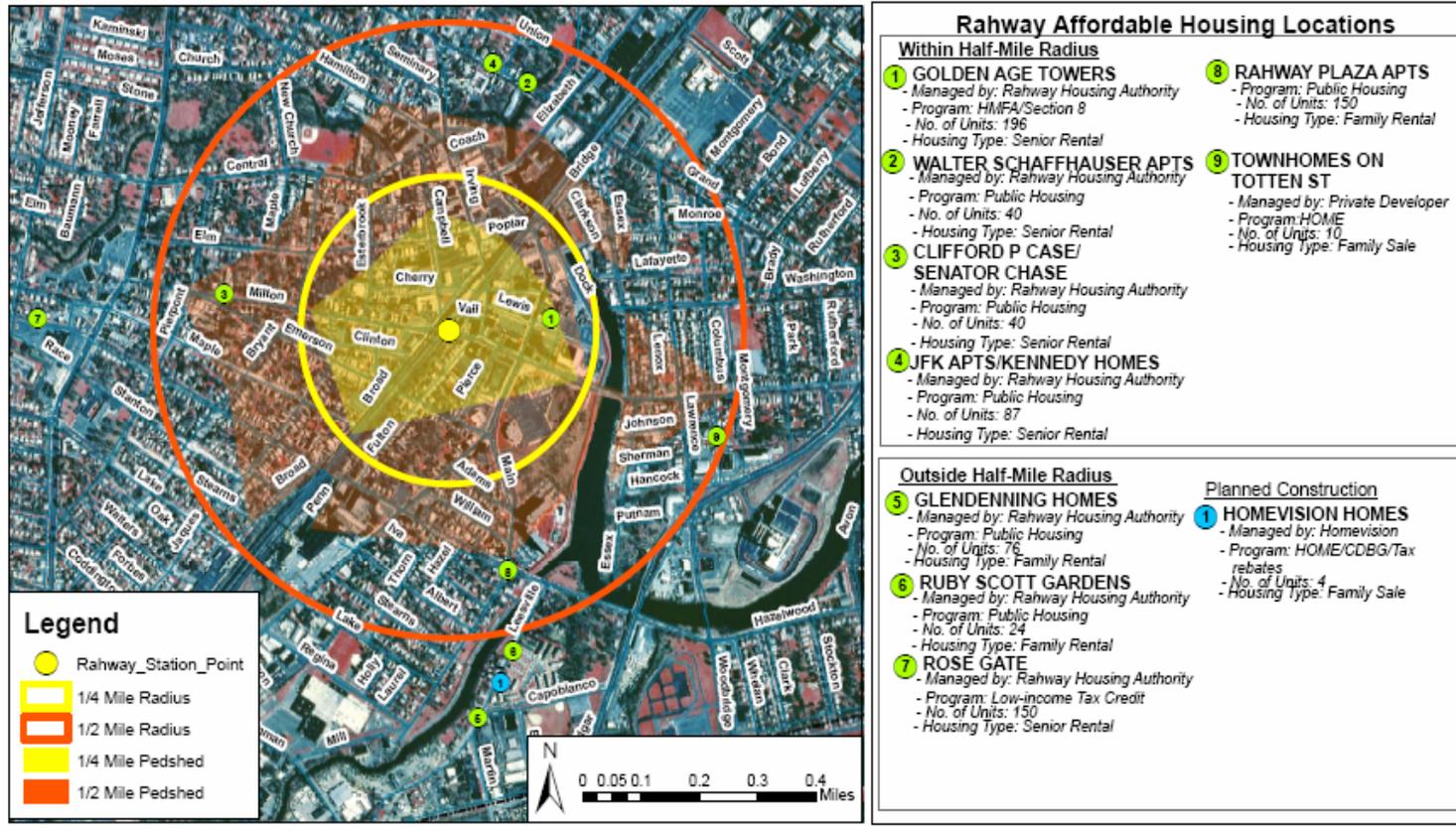
Median household incomes, house values, and gross rent within the city fall short of the state average. Primarily the same trends appear within the transit village. Such demographics in addition to Rahway's ample supply of affordable housing sites are evidence of the affordability of housing options within the city. Rahway has been COAH certified in the past and have exceeded their affordable provisions beyond their fair share obligations. From its COAH second round status, Rahway managed to provide a surplus of 40 units for affordable new construction and six units for rehabilitation units. Recently, the city has filed to petition for certification under the third round rules.

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Golden Age Towers	Senior	rent	196	Rahway Housing Authority	HMFA/Section 8
2	Walter Schaffhauser Apts	Senior	rent	40	Rahway Housing Authority	Public Housing
3	Clifford P Case / Senator Case Apts	Senior	rent	40	Rahway Housing Authority	Public Housing
4	JFK Apt/Kennedy Homes	Senior	rent	87	Rahway Housing Authority	Public Housing
5	Glendenning Homes	family	rent	76	Rahway Housing Authority	Public Housing
6	Ruby Scott Gardens	family	rent	24	Rahway Housing Authority	Public Housing/Mt Laurel
7	Rose Gate	senior	rental	150	Rahway Housing Authority	Low-income tax credits
8	Rahway Plaza Apts	family	rental	150	Rahway Housing Authority	Public Housing
9	Townhomes	family	sale	10	Private Developer	HOME

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Homes by Homevision	family	sale	4	HomeVision (non-profit agency thru Rahway Housing Authority)	mix of : rahway h.a., union county HOME fund, CDBG, tax rebates

Figure 12 : Affordable Housing – Rahway Transit Village

AFFORDABLE HOUSING - RAHWAY TRANSIT VILLAGE



Riverside

Background

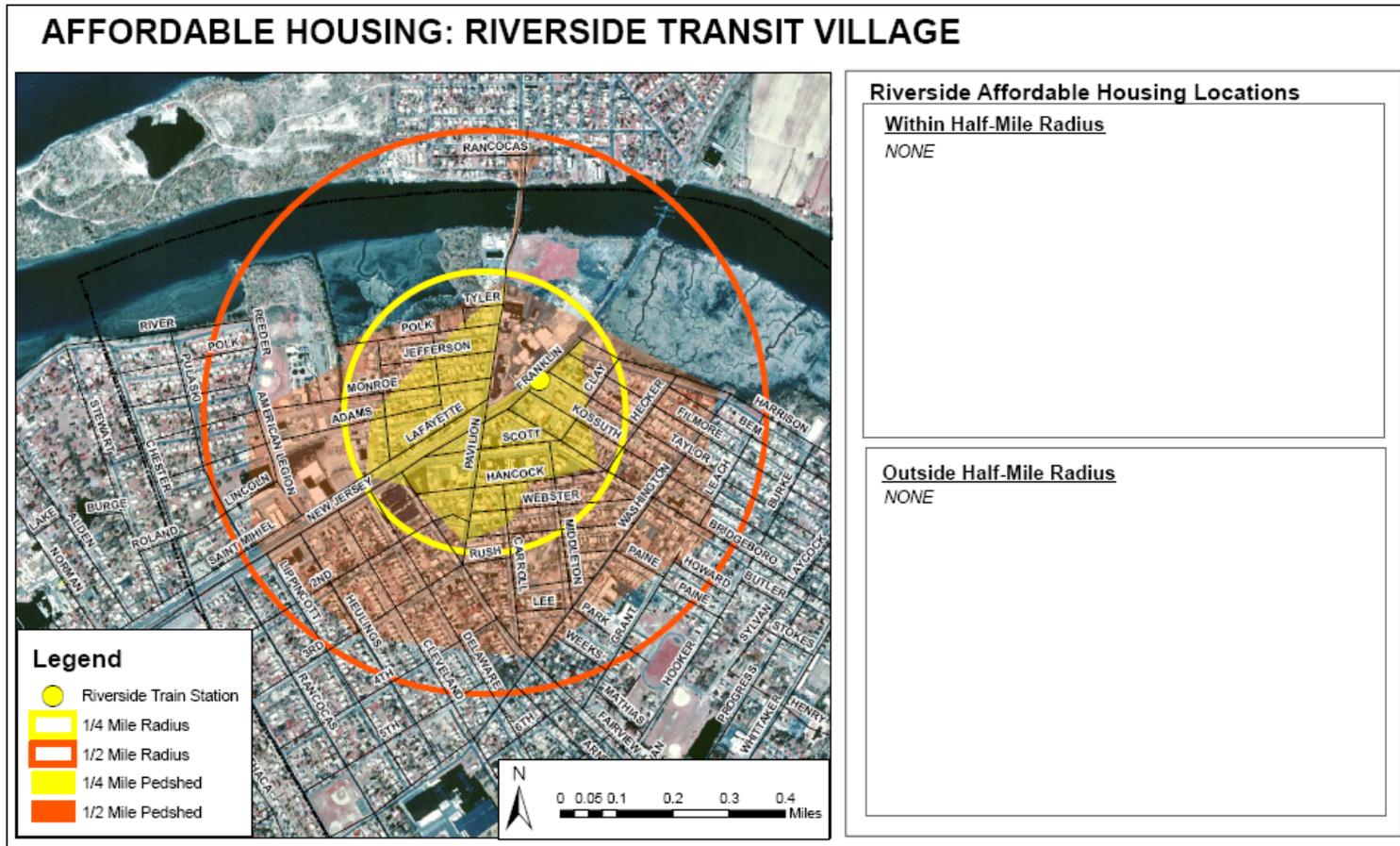
Riverside Township is located on the southwestern portion of New Jersey in Burlington County. At about 1.63 square miles, Riverside is the smallest of all the 16 Transit Villages featured in this report. The Riverside Transit Village centers around its train station, which is served by the RiverLine light rail transit providing daily departures to Trenton, Camden, and connecting services to Philadelphia. The Riverside Transit Village is also served by NJ Transit Bus route 419 (NJ Transit).

Affordable Housing

Riverside currently does not have any affordable housing sites. However, the township is petitioning under COAH's third round rules. However, the township has yet to submit their Fair Share and Housing Element Plan and has therefore not decided on the locations of future affordable housing sites to meet their growth share.

Because of its small size, the transit village area comprises most of the whole municipality. Therefore, demographic information within the village and throughout the township parallels each other. The township's median family income at about \$52,479 falls just short of the state average (Table 1). Housing values and median gross rent for both the village district and the municipality also fall below state levels. Therefore, although none of the township's housing units are actually deemed affordable, the housing costs throughout Riverside seem to be overall reasonable.

Figure 13 : Affordable Housing – Riverside Transit Village



Rutherford

Background

The Borough of Rutherford is located in Bergen County and is approximately eight miles west of New York and 12 miles north of Newark. The borough is also in close proximity to both the New Jersey Turnpike and the Garden State Parkway. At the center of the Rutherford Transit Village is the borough's train station where the NJ Transit's Bergen Line runs through. This NJ Transit rail line provides the borough with destinations to Secaucus, Hoboken, and New York City and connecting services to the PATH. The transit village district is also served by several NJ Transit Bus routes ¹² (NJ Transit).

Affordable Housing

The borough has a total 7,214 housing units of which only 159 units (2.2%) are considered affordable. With the inclusion of Rutherford's total 79 rehabilitation units, this percentage increases to 3.3%. Within the transit village district there is a total of 1,861 units of which only about 3.4% are affordable units (64 units). Therefore about a quarter of the borough's total affordable housing units are housed within the transit village district (Table 3). The majority of the units is contained within one senior rental housing development, Rutherford Senior Manor (Table 16). 96 units are still tentative as one project is yet to be constructed. The remaining eight units are set aside as alternative living housing.

As one of the wealthier communities among the 16 designated Transit Villages, Rutherford's median household income (\$78, 120), median house value (\$218,300), and median gross rent (\$832) far exceed state levels (Table 1). These same trends appear within the village district on the Rutherford side. However, on the East Rutherford housing costs may be overall

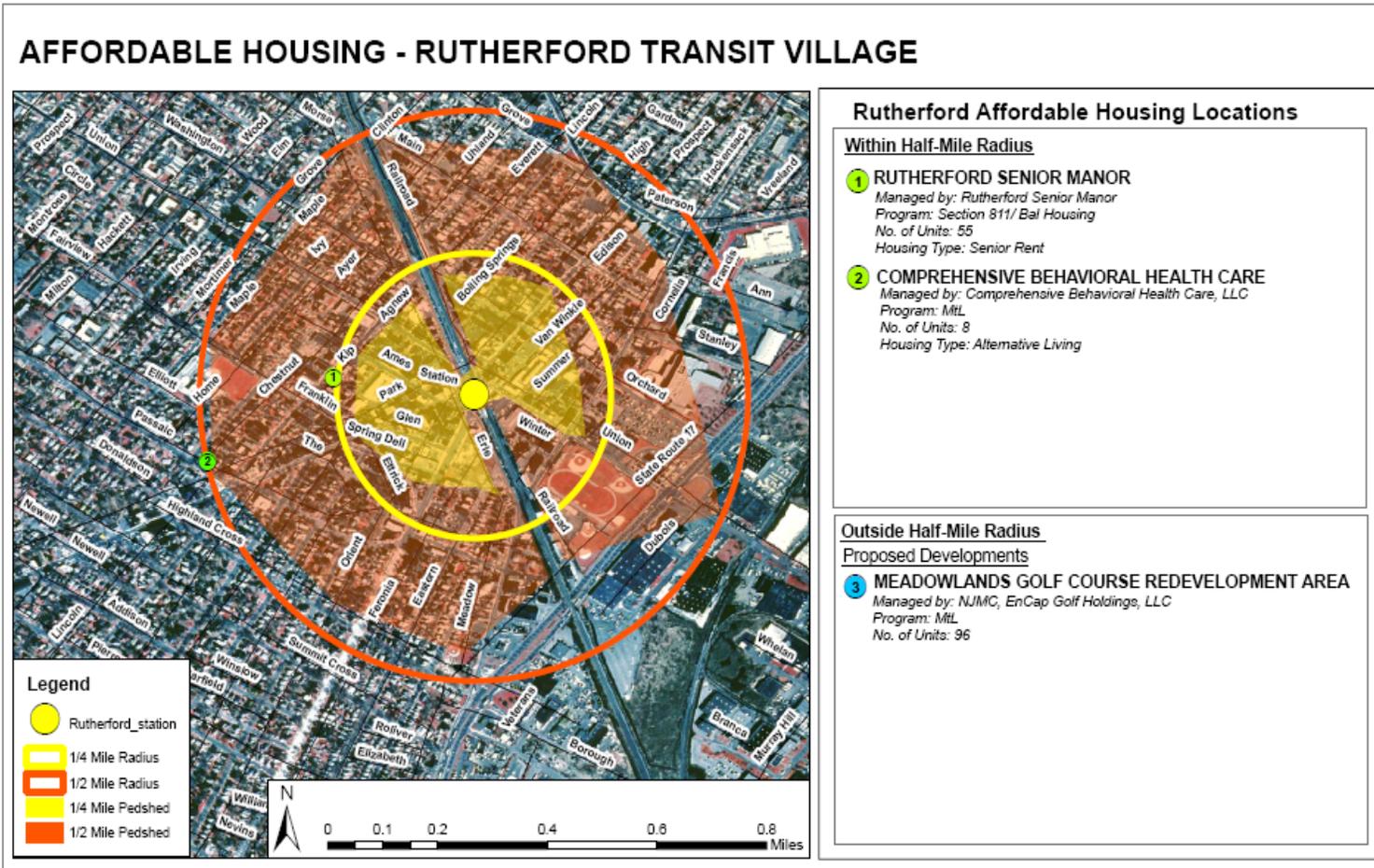
¹² NJ Transit Bus Routes: 76, 144, 145, 148, 160, 161, 162, 163, 164, 190, 191, 192, 193, 703

less due to the different demographic backgrounds of the two municipalities. There is clearly a need for more affordable options within the village area. In the past, because the borough is primarily built out, Rutherford has opted not to apply for COAH certification. However, with recent changes in the COAH process and the new growth share model, Rutherford has recently submitted their application for COAH certification under the new third round rules.

Table 16A : Rutherford Affordable Housing- Existing						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Rutherford Senior Manor	senior	rent	55	Rutherford Senior Manor	Section 202/ Balanced Housing
2	Comprehensive Behavioral Healthcare	special housing		8	Comprehensive Behavioral Healthcare	MtL

Table 16B : Rutherford Affordable Housing- Proposed						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Meadowlands Gold Course Redevelopment Area			96	NJMC, EnCap Golf Holdings, LLC	

Figure 14 : Affordable Housing – Rutherford Transit Village



South Amboy

Background

The City of South Amboy is located in eastern Middlesex County on the Raritan Bay. At the center of South Amboy's Transit Village is the city's train station, which is served by NJ Transit's North Jersey Coast Line providing daily departures to Hoboken, New York, and the shore communities. Two local NJ Transit Bus routes, 815 and 817, also serve the area (NJ Transit).

Affordable Housing

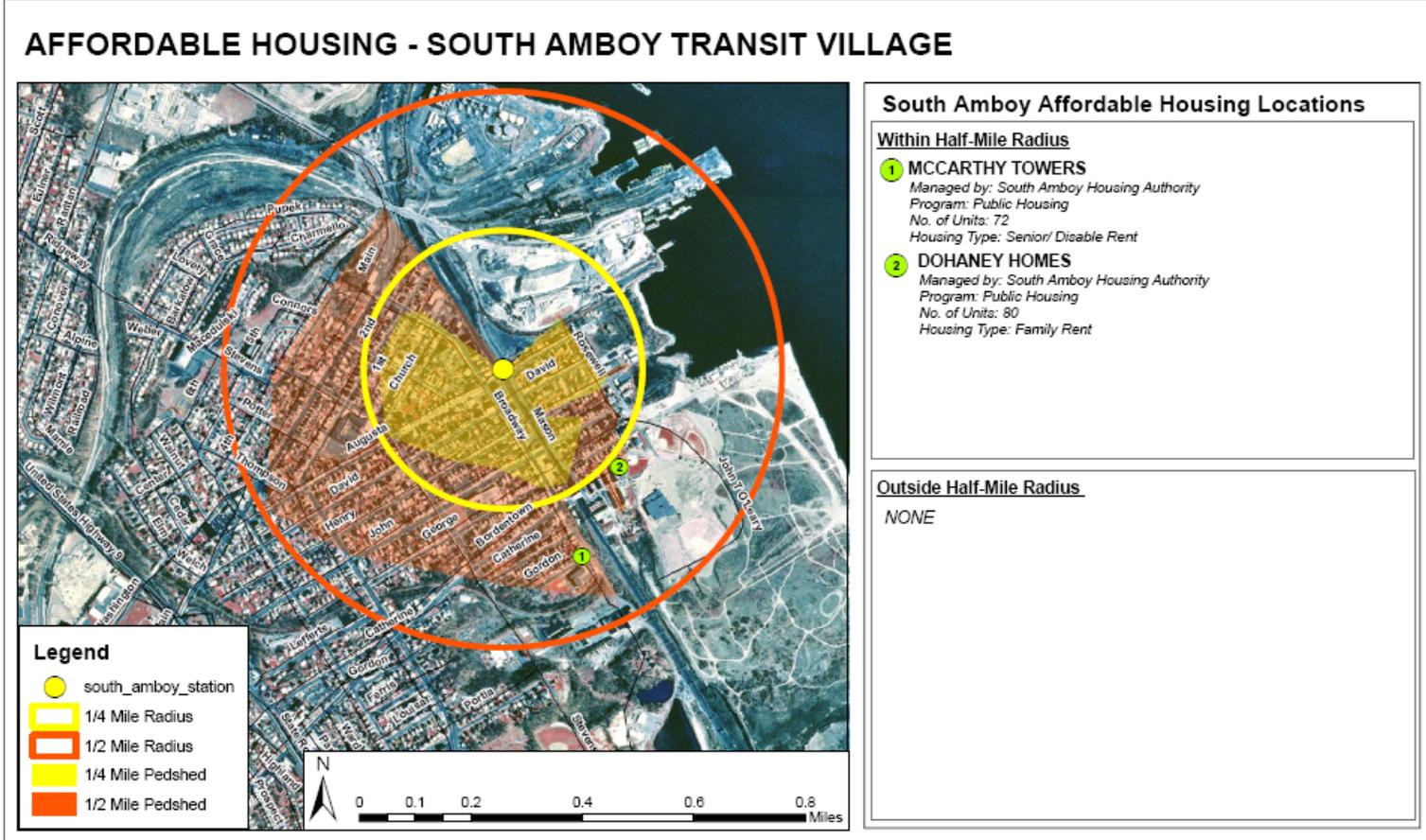
South Amboy has a modest amount of affordable housing provisions. Of its 7,913 total housing units, 152 (1.9%) are considered affordable (Table 1). These same affordable units are also contained within the transit village district and comprise 6.5% of the total housing units solely within the Transit Village. Therefore all of the city's affordable housing provisions can be found within both the half-mile radius and half-mile pedshed from the transit center (Table 3). Although the city has only a small percentage of its total affordable units deemed affordable, it has placed these developments within close proximity of the train station.

The median household income within the municipal level averages at about \$62,029 and within the village ranges from \$48,000 to \$77,000. These levels come close to or exceed the state average of \$55,146. Although household incomes appear above the state levels, housing values within the city (\$138,500) and the transit village district (\$113,700 - \$148,900) are just a bit higher than the state average. However, median gross rents top the state levels (Tables 1 & 2). Although there are parts of South Amboy where residential housing rates have risen, housing

costs within the municipality still remains overall reasonably priced and in line with residents' budgets.

Table 17: South Amboy Affordable Housing						
ID	Development	Housing Type	Tenure	Units	Agent	Program
1	McCarthy Towers	Senior/Disabled	rent	72	South Amboy Housing Authority	Public Housing
2	Dohaney Homes	family	rent	80	South Amboy Housing Authority	Public Housing

Figure 15: Affordable Housing – South Amboy Transit Village



South Orange Village Township

Background

The Township of South Orange is located in Essex County towards northeastern New Jersey. The center of the South Orange Transit Village is the township's train station which is served by NJ Transit's Morris and Essex Line leading to destinations such as New York City. South Orange is also served by NJ Transit Bus routes 31, 92, 107 (NJ Transit, Wells and Renne 2003).

Affordable Housing

The Township of South Orange Village has a total of 5,671 housing units where 179 units, 3.2% of the total units, are considered affordable. Including the 40 rehabilitation units, this percentage rises to 3.9%. 159 units of these 179 affordable housing units are located within the transit village area and comprise 4.5% of all housing units located in the Transit Village. The South Orange Transit Village contains a considerable amount of the affordable units—159 units or 72.6% of the total 219 units are located in the village district. However, in mapping the location of these units, several units could not be included because addresses could not be provided due to confidentiality issues. Therefore the proportion of affordable units solely within the village area may fail to accurately represent a comprehensive listing. However, as shown in Table 18, a great portion of these affordable units are set aside for alternative living housing. All of the affordable units listed in Table 18 are primarily initiated by private developers and are not necessarily associated with the local government.

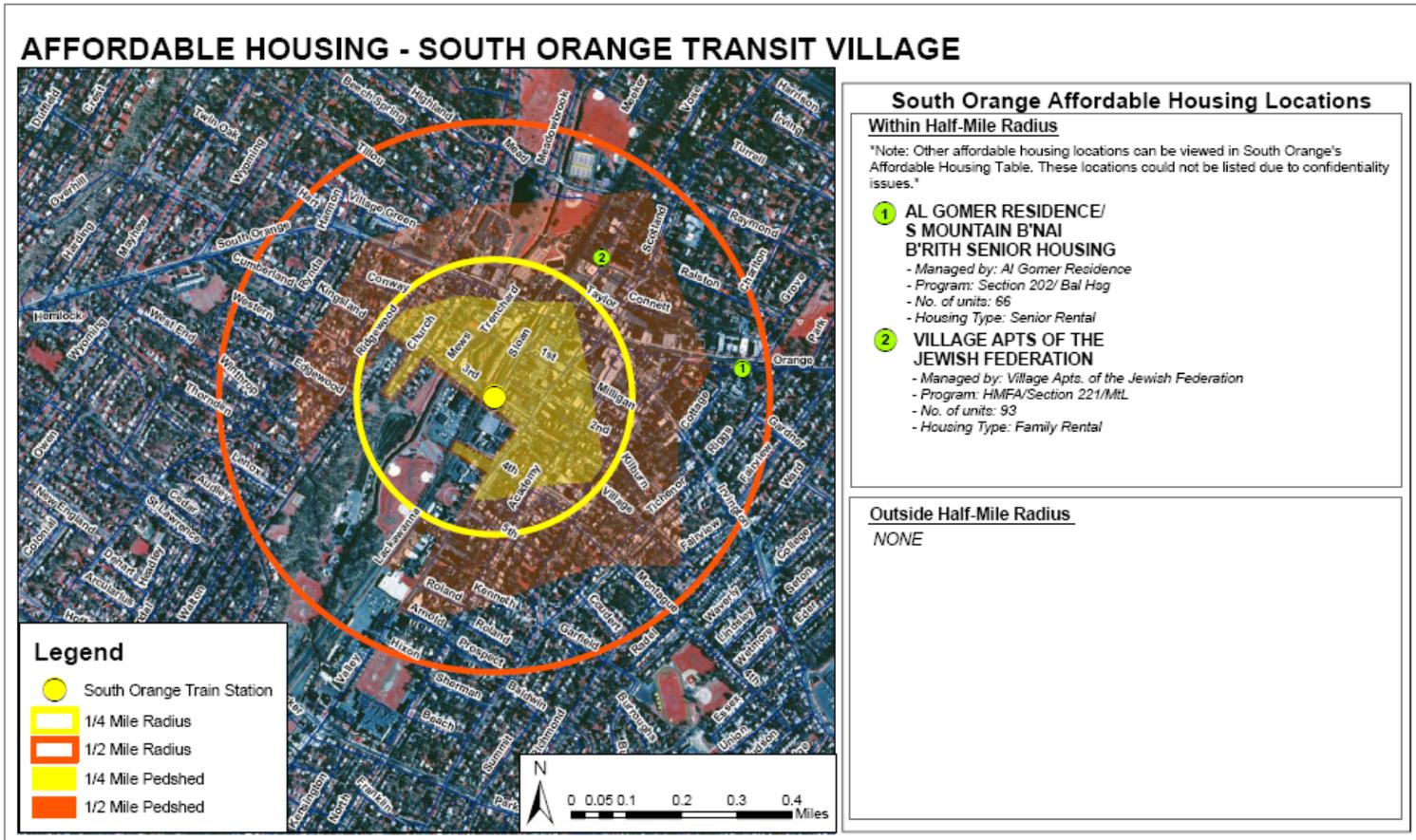
Median household income, median gross rents and housing values are highest within South Orange as compared with the state and the other Transit Villages. Because both household

incomes and housing costs are both high, it is evident that the residents of the township can afford the living expenses within the municipality and the village area.

In the past, South Orange has participated in regional contribution agreements. In fact in 2001, South Orange had sold all of its housing credits to East Orange when the town's Gaslight Commons was build. Currently, there are no other affordable housing provisions other than those listed in Table 18. However with the new developments springing in the township along with the new third round rules, this amount may soon increase especially since the township has none of these units can be credited towards their growth share. South Orange is currently petitioning for COAH certification under the third round process.

ID	Development	Housing Type	Tenure	Units	Agent	Program
1	Al Gomer Residence	Senior	Rent	66	Al Gomer Residence	Section 202/ Bal Hsg
2	Village Apts. of Jewish Federation	Family	Rent	93	Village Apts of Jewish Federation	HMFA/Section 221/ MtL
3	Community Action for Independent Living	Disabled	Rent	5		MtL
4	Community Options	Disabled	Rent	3		MtL
5	Group Housing	Disabled	Rent	3		MtL
6	Partnership for People, Inc	Disabled	Rent	3		MtL
7	Project Live 7 Consumer Group Home	Disabled	Rent	3		MtL
8	South Orange Consumer Home	Disabled	Rent	3	Butterfly Property Management, Inc	Section 811

Figure 16: Affordable Housing – South Orange Transit Village



Chapter 5: Case Studies

The three case studies features in this chapter are all situated in California, primarily because of the state's policy initiatives on inclusionary housing and their transit-oriented developments.

Many of the strategies utilized in these case studies will also be mentioned in the recommendations of the report.

Barrio Logan 's Mercado Project¹³

Barrio Logan, an older urban-neighborhood of San Diego, is one TOD to be noted for its ability to weave mixed-use and affordable living within its developments. Barrio Logan has a large Hispanic/Latino population and like many older communities have been the victim of city disinvestment. The community experiences a poverty rate of 40%, is surrounded by other low-income neighborhoods, and suffers from poor air quality (Dittmar and Ohland 2004 p.216). However, with the help of non-profit social services agency, the Metropolitan Area Advisory Committee (MAAC), a movement to revitalize the neighborhood began. The first of the developments was an affordable housing complex, Mercado Apartments, featuring a colorful, attractive bungalow style (p. 216). The apartments were being leased at rates of \$389 for one bedroom and \$841 for a three bedroom—highly affordable for the area. Funding for affordable units within this TOD came from various funding sources gathered by the MAAC. Some funding sources included HUD Section 108 Loan Guarantee program and Community Development Block Grants. However, a significant portion (40%) of the funding came from low-income housing tax credits, which aided in reducing the project's tax liability. The weaknesses of the Barrio Logan TOD were its inability to generate enough retail in order to produce a substantial amount of revenue for the community. Therefore although this case study was able to provide the

¹³ Barrio Logan Mercado Case Study, Ohlone-Chynoweth Station Study, and obtained from Dittmar and Ohland 2004. *The New Transit Town*.

affordable units often lacking from many TODs, it was unable to generate enough economic revenue.

Ohlone-Chynoweth Station

The Ohlone-Chynoweth Station is located in San Jose, California and is served by a light rail line. Situated within the Silicon Valley Area, this particular TOD is noted for its ability to weave transit oriented housing projects in the 1990s that included multi-family and affordable units in a region with highly inflated land values. The project was spurred on by the Santa Clara Valley Transportation Authority (VTA) and was guided by San Jose's Housing Initiative Program in 1989, which aimed to evaluate approaches in accommodating the city's growth, traffic congestion relief, and the need for job/housing balance. The two affordable units built on-site include the Ohlone Court Apartments, which was built in 1997 and contains about 135 very-low income units and the Ohlone-Chynoweth Commons, which was built in 2001 and features 194 low- and very-low income residential units. Funding for the housing came primarily through VTA and federal funds. The Ohlone-Chynoweth TOD's had various successes. Its affordable housing provisions not only made housing a reality for many families, but it also aided the community in attracting private investments and market interest (p. 208).

Fruitvale Transit Village, Oakland, California¹⁴

Similar to the Barrio Logan Project, Fruitvale was also a victim of city disinvestment around the 1950s and 60s due to the flight to suburban neighborhoods that was a frequent occurrence of the time. However, through the aid of community-based organizations such as the

¹⁴ Information for Fruitvale was obtained through this Federal Highway Administration Site: <http://www.fhwa.dot.gov/environment/ejustice/case/case6.htm>

Unity Council, Fruitvale was able to generate plans for community revival. Initially, the Bay Area Rapid Transit put forth projects in the area that did not receive welcome from the community. Afterwards, a community- based approach became the redevelopment base for Fruitvale. With the direct involvement of the community, residents' needs were better identified in the redevelopment plans of the Transit Village area. Similar to Barrio Logan, community organizing was a great force in getting affordable housing within the transit village district. With funding from both the Federal Transit Administration (FTA) and Community Development Block Grants, the Unity Council was able to put forth plans that incorporated aesthetics, commercial and residential development, mixed-use and affordable housing within the Transit Village. Fruitvale is another example of how affordable and diverse housing options can be successfully woven into transit-oriented developments.

Chapter 6: Recommendation and Conclusion

Recommendation

As evidenced by the previous section on the affordable housing trends that exist within the New Jersey Transit Villages, it is obvious that there is an extreme deficiency in affordable housing provisions. Furthermore, many of these housing developments have existed prior to the municipalities's designations as Transit Villages. Therefore, residential growth and commercial development may have occurred over the years in these villages, yet the proportion of affordable housing growth has remained stagnant or non-existent. However, with the advent of the new third round rules, which allocate a community's affordable housing provisions as a result of its growth share may change these occurrences for once. In evaluating the future of the New Jersey Transit Village Initiative, a couple of recommendations based on the various TOD case studies and new affordable housing initiatives may help to enhance the diversity and affordability of housing options within New Jersey's Transit Villages. The recommendations have been broken down by intergovernmental levels –state and regional/local.

Suggested State Initiatives

1. Improve accountability- Stronger policy initiatives are needed to require more affordable housing to be built within the Transit Villages. Currently, the New Jersey Transit Village Initiative only asks prospective candidates about their affordable housing stock, but does not require a certain amount of affordability within the village prior to acceptance. After a municipality has been designated, it may also be suggested that their improvements

including provisions for diverse housing options within the village be reported in a timely manner to the Village Initiative Coordinator and Task Force. Having to report such progress may put more pressure on municipalities to progress towards providing such affordable developments.

2. Incentives, Tax Credits/Grants - In the State of California, a smart growth strategy implemented in 2001 by the California State Treasurer mandated that in order for developers to receive subsidies and tax credits, they must choose sites close to transit, parks, and other amenities (Renne 2005). Additionally California also awards grants to localities who have provided housing within close proximity to retail, community services, and employment. Furthermore, grants and bonuses are given also for their inclusion of affordable units in this scheme (Renne 2005). As seen with the Barrio Logan TOD, these types of incentives were used in funding the housing projects. In New Jersey there are no such incentives in place. By providing such strategies, New Jersey's Transit Villages can follow the example of various TODs in the west who have successfully coordinated affordable housing in their developments through such programs.
3. Location Efficient Mortgages- Location efficient mortgages (LEMs) help people attain affordable homeownership in locations convenient to their various needs. For instance, the convenience of a neighborhood can depend on walkability from homes to stores, schools, recreation, and public transportation. Because people are able to live in location efficient communities, their cost of living is reduced through savings in transportation expenditures. In New Jersey the Housing and Mortgage Finance Agency (HMFA) provide several LEMs that allow people to live close to work and transit. The "Close to Home" mortgage programs help residents achieve homeownership through attractive

mortgage loans, down payment assistance, or funding for the closing costs on a new home (NJ HMFA 2006). In particular, their “Transit Smart” program provides low-interest mortgages to eligible households looking to buy a home within a smart growth location (as defined by HMFA) where they will be using public transit to get to work (New Jersey HMFA 2006). Promoting the growth of such LEMs will not only promote ridership and increase transit accessibility, but it can also improve the affordability and diversity of housing within the Transit Villages.

4. Coordination with COAH and the New Jersey Transit Village Initiative- The New Jersey Transit Village Initiative is currently managed by the New Jersey Department of Transportation (NJDOT) while affordable housing is typically overseen by agencies such as the Council on Affordable Housing and HMFA. Future growth of affordable housing within the Transit Villages may benefit from collaborations between the various agencies. Currently, COAH awards various credits to municipalities who promote different strategies in providing affordable housing. For instance, COAH awards bonus credits to municipalities who build very low-income housing provisions in their communities. In the future, COAH may award similar bonus credits to municipalities for creating affordable housing within the Transit Villages or within close proximity to a major transit hub or center.

Suggested Regional/Local Initiatives

Various strategies that encourage the creation of affordable housing within TODs can also be implemented at the local or regional level. Some suggestions and examples have been provided.

1. Provide Funding for Affordable Developments – Similar to the state level, strategies that aid regions in providing developers and/or municipalities strong incentives to locate affordable housing near transit and other amenities are heavily required. The California Bay Area’s Metropolitan Transportation Commission’s (MTC) “Transportation for Livable Communities” (TLC) program that provided grants and technical assistance to communities that were willing to create efforts that will implement smart growth strategies that will encourage transportation alternatives, increase transit ridership, and improve land-use strategies as it relates to transportation (Metropolitan Transportation Commission 2005). Within TLC is a component called the “Housing Incentive Program” (HIP), which provides municipalities funding for building housing near transit stops. The amount of funding is determined by the density of the qualifying housing development and the number of affordable and market rate bedrooms that will be provided (Metropolitan Transportation Commission 2005). Programs such as TLC and HIP, if implemented within the New Jersey local or regional level, with the help of transportation agencies and groups such as NJ Transit, Port Authority, and transportation planning agencies can greatly impact the quality and quantity of affordable housing developments within the Transit Villages.
2. Density bonuses, tax incentives – Other than granting actual funding as suggested in the previous recommendation, alternative strategies and incentives can be employed. For instance, the City of Los Angeles, California “grants a 35% affordable housing density bonus by right for developments within 1,500 feet of a major transit stop” (*Citywide Affordable Housing Incentives*)¹⁵. Similar to this example and the California statewide example, such incentives are a great push for affordable housing within TODs. Such

¹⁵ From www.livableplaces.org

incentives are greatly lacking within the State of New Jersey. Their implementation may improve affordable housing within the villages and throughout the state.

3. Community organizing and involvement - In several municipalities throughout the state and the nation, community organizations have made great strides in generating affordable housing within various regions and localities. Community Development Corporations (CDCs) especially have not only created housing but have also aided in the redevelopment and vitality of their communities. The power of community organizing was responsible for the case studies mentioned in Chapter 5. Such organizations involvement in the Transit Village efforts can create a strong and influential push for the creation of affordable and diverse housing choices within the transit village areas.

Conclusion

The New Jersey Transit Village Initiative has made New Jersey into one of the states to be modeled for its plentiful TOD examples. Although the Initiative has shown great contributions to the revitalization and beautification of many of these transit villages, there is still an important component of TOD principles that is often lacking in these village districts—the diversity and affordability of housing choices within the transit village district. Affordable housing provisions may be low across the whole state, but as aforementioned the diversity in housing choices is one of the leading tenets of TOD. Presently, very few studies have gathered the data to visually represent the quality and quantity of affordable housing within the Transit Villages. The completion of this study confirms what many may have already guessed—there is a lack of adequate affordable housing within many of the transit villages.

As seen in Chapter 4 of this report, percentages of affordable housing over total housing units within the transit village district never reached beyond 15%. On average the percentage was about 4-5% affordable units. For several municipalities, the lack of incentives to provide such housing units has kept numbers low. However, the advent of the new COAH third round rules has become an eye opener for many municipalities. At the risk of litigations due to an inability to meet their affordable growth share, many municipalities are now petitioning for certification. It will be interesting to note what implications these new rules will have on this report's current findings.

Because COAH does not require the affordable units to be built in the same location of new commercial, residential, or employment growth, it is still unclear whether these new affordable units will be built within the transit village district. Based on California's examples, it seems that strong statewide policies are needed to encourage affordable housing growth within the transit center. Otherwise, there would be more incentive for municipalities or developers to utilize such highly valuable space for other uses. As a result, without strong initiatives or incentives, it is more likely that any new units constructed in the future years will fall outside of the village boundaries.

**APPENDIX A: Transit Village and Affordable Housing
Contacts**

Table 1: Transit Village Coordinators

<u>Municipality</u>	<u>County</u>	<u>Year inducted</u>	<u>Position Title</u>	<u>Address title</u>	<u>Contact First</u>	<u>Contact Last</u>	<u>e-mail</u>	<u>Phone #</u>
Belmar Borough	Monmouth	2003	Chief Municipal Financial Officer	Ms.	Robbin	Kirk	rkirk@boro.belmar.nj.us	(732) 681-3700 X 215
Bloomfield Twp	Essex	2003	Mayor	Mr.	Raymond	McCarthy	mccarthy@bloomfieldtwpnj.com	(973) 680-4077
Bound Brook Borough	Somerset	2003	Boro Planning Consultant	Ms.	Scarlett	Doyle	sdoyle@johncilo.com	(908) 526-2121
Bound Brook Borough	Somerset	2003	Redevelopment Consultant	Ms.	Sarah	Clarke	sclarke@deco.org	(732) 249-2220
Collingswood Borough	Camden	2003	Community Development Coordinator	Mr.	John	Kane	jkane@collingswood.com	(856) 854-0720 x126
Collingswood Borough	Camden	2003	Borough Administrator	Mr.	Brad	Stokes	bstokes@collingswood.com	(856) 854-2901 x124
Cranford Twp	Union	2003	Downtown Mgmt. Corp Director	Ms.	Kathleen	Prunty	k-prunty@cranfordnj.com	(908) 709-7208
Matawan Borough	Monmouth	2003		Ms.	Monica	Etz	Monica.Etz@dot.state.nj.us	609-530-5957
Jersey City (Journal Square)	Hudson	2005	Senior Transportation Planner	Ms.	Naomi	Hsu	hsun@icnj.org	(201) 547-5021
Jersey City (Journal Square)	Hudson	2005	Planner	Mr.	Bob	Cotter	bobbyc@icnj.com	(201)-547-5010
New Brunswick	Middlesex	2005	Director of Planning, Community and Economic Development	Mr.	Glenn	Patterson	gspatterson@earthlink.net	(732) 745-5050
Pleasantville City	Atlantic	1999	Transit Village & UEZ Coordinator	Mr.	Roger	Tees	uez@pleasantville-nj.org	(609) 487-7359
Morristown	Morris	1999	Business Administrator	Mr.	Eric	Maurer	e-maurer@townofmorristown.org	(973) 292-6626

South Amboy	Middlesex	1999	NPP Coordinator	Ms.	Camille	Tooker	TookerC@njtown.net	(732) 525-5969
South Orange	Essex	1999	Assistant to Administrator	Ms.	Laura	Harris	Lharris@southorange.org	(973) 378-7715 X7735
Rutherford	Bergen	1999	Borough Administrator	Mr.	Timothy	Stafford	timothyFstafford@rutherford-nj.com, tfsesq39@vzw.blackberry.net	(201) 460-3004
Riverside	Burlington	2001	Township Administrator	Mr.	Eric	Berry	eric.berry6@verizon.net	(856) 461-0284
Rahway	Union	2002	City Planner	Ms.	Lenore	Slothower	lslothower@cityofrahway.com	(732) 827-2160
Metuchen	Middlesex	2002	Zoning Officer	Ms.	Fany	Ayala	fayala@metuchen.org	(732) 632-8514

Table 2: Affordable Housing

Municipality	First	Last	Agency	Phone	email
Belmar Borough	Robbin	Kirk		(732) 681-3700 X 215	
Bloomfield Twp	Glen	Domenick		973-680-4192	
Bloomfield Twp	Ceil	Heckel	Mgr. of Felicity Towers	973-743-2060	
Bloomfield Twp			Kinder Towers	973-748-0982	
Bound Brook Borough	John	Kennedy		(732) 356-0833 ext 626	john@bound-brook.com
Collingswood Borough	John	Kane		8568540720 ext 126	[CitizenKane@comcast.net]
Cranford Twp	Prunty	Kathleen		(908) 709-7208	k-prunty@cranfordnj.com
Matawan Borough	Sheila	Flamm		7325667778	
Matawan Borough	Glen	Turner		7327402639	glenn.turner@matawanborough.com
Aberdeen	Mark	Warren		7325834200	-
Jersey City (Journal Square)	Darice	Toon-Bell		(201) 547-5916	Darice Bell [Darice@jcnj.org]
New Brunswick	Glenn	Patterson		have info	
Pleasantville City	Roger	Tees		(609) 487-7359	uez@pleasantville-nj.org
Morristown	Ken	Nelson		973-903-3766	k-nelson@townofmorristown.org
South Amboy	Thomas	O'Leary		(732) 721-1831	XxLiLHuNNi03xX@aol.com
South Orange	Laura	Harris		(973) 378-7715 X7735	Lharris@southorange.org
Rutherford					
Riverside	Mark	Remsa		(609) 265-5055	mremsa@co.burlington.nj.us
Rahway	Lenore	Slothower		(732) 827-2160	lslothower@cityofrahway.com
Rahway	Ken	Pushko	Rahway Housing Authority	(732) 499-0066	-
Metuchen	Fany	Ayala		(732) 632-8514	fayala@metuchen.org

**APPENDIX B: Affordable Housing Findings in New
Jersey's Transit Villages**

Abbreviations List

CDBG – Community Development Block Grant

NC – New Construction

Reb- Rehabilitation

PHA- Public Housing Authority

MtL – Mount Laurel

Bal Hsng- Balanced Housing

Project/Development	Address	zip	housing_type	tenure	units	agent	program	Date Completed/to be completed	Within 1/2 Mile Radius	Within 1/2 Mile Pedshed
BELMAR										
Belmar Housing Authority Senior Project	710 Eight Avenue	07719	senior	rent	50	Belmar Housing Authority	Public Housing		Y	Y
BLOOMFIELD										
Kinder Towers	400 Hoover Ave	07003	senior	rent	129	Kinder Towers Apts	Section 202 / MTL		N	N
Felicity Towers / Bloomfield Senior Housing	100 Llewellyn Ave	07003	senior	rent	148	Felicity Tower / Ms C Heckel, mgr	HMFA / Section 236		Y	N
BOUND BROOK										
Development Resources		08805		rent	4		MTL		NA	NA
Midland Residential		08805		rent	5		MTL		NA	NA
NJ Association of the Deaf		08805		rent	4		MTL		NA	NA
Womens Resource Center		08805		rent	4		MTL		NA	NA
COLLINGSWOOD										
Parkview Apartments	White Horse Pike & Collings Ave	08107	senior	rent	220	Parkview Apartments			N	N
Collingswood Arms	30 Washington Ave	08108	sr/disabled	rent	91	Collingswood Arms	Public Housing		Y	Y
CRANFORD										
Cranford Lincoln Senior Apts	800 Lincoln Ave E	07016	senior	rent	101	Cranford Lincoln Senior Apts	Tax credit / Bal Hsg		N	N
JERSEY CITY										
Wilkinson Bayview Tower	134 Wilkinson Ave	07305	family	both	54	Housing Affordability Service	UHORP		0 N	N
Bergen Corridor B (A&B # combined)	136 Grant Ave	07305		rent	38	YWCA-Jersey City	Bal Hsng		0 N	N
Bergen Corridor B	136 Grant Ave	07305		rent	38	YWCA-Jersey City	Bal Hsng		0 N	N
136-138 Grant Ave	136-138 Grant Ave	07305	family	rent	16	waszqaz	Linkage/Reb		1990 N	N
138 Duncan Avenue	138 Duncan Ave	07306	family	rent	9	HASCO	RCA/Reb		1991 N	N
144-146 Virginia Ave	144-146 Virginia Ave	07304	family	rent	25	LLC	RCA/Reb		2001 N	N
151-61 Christopher Columbus Dr./Pine Valley	151-61 Christopher Columbus Dr	07302	family	rent	48	on-site	Section 236		0 N	N
152-154 MLK Drive	152-154 Martin Luther King Dr	07305	family	rent	3	Friends of Lifers	HOME/Reb		1998 N	N
16 Bergen Ave	16 Bergen Ave	07305	family	rent	12	J.C. Community Housing Corp.	HOME/Reb		1998 N	N
169 MLK Drive	169 Martin Luther King Dr	07305	family	rent	11	Fairmount Housing	Reb		1993 N	N
193-195 Clinton Ave	193-95 Clinton Ave	07306	family	rent	25	ESE Funding Corp.	RCA/Reb		2003 N	N
207 15th Street Condos	207 15th St	07310	family	rent	10	Miguel Reyes	Bal Hsng/Reb		0 N	N
254 Bergen Ave	254 Bergen Ave	07305	family	rent	36	Housing Affordability Service	HMFA/MTL/PhA/R eb/Bal Hsng		0 N	N
26 Bergen Ave	26 Bergen Ave	07306	family	rent	5	Urban League	CDBG/Reb		1995 N	N
268 Fairmount Ave	268 Fairmount Ave	07306	family	rent	7	YWCA-Jersey City	Bal Hsng/Reb		0 N	N
30 Bergen Ave	30 Bergen Ave	07305	family	rent	7	Urban League	HOME/Reb		2001 N	N
31 Virginia Avenue	31 S. Virginia Ave	07304	family	rent	3		Tax Credit		0 N	N
327-329 MLK Drive	327-329 Martin Luther King Dr	07304	family	rent	4	Jean Gaskin	HOME/Reb		1996 N	N
405-407 Ocean Avenue	405-407 Ocean Ave	07305	family	rent	4	Community Empowerment	HOME/Reb		2002 N	N
415 MLK Drive	415 Martin Luther King Dr	07304	family	rent	2	Solomon Wade	HOME/Reb		1997 N	N
442-444 Bergen Ave	442-444 Bergen Avenue	07304	family	rent	14	Bill Santomauro	Bal Hsng/Reb		2001 N	N
45-51 Martin Luther King Drive	45-51 Martin Luther King Dr	07305	family	rent	9	Greenville Steering	HOME/Reb		0 N	N
485-7 Martin Luther King Drive	485-7 Martin Luther King Dr	07305	family	rent	4	Harmon Bros. Construction	HOME/Reb		0 N	N
52 Bright St	52 Bright St	07302	family	rent	7	P.A.C.O., Board of Ed - Eric Silverman	CDBG/Reb		1992 N	N
520 Ocean Avenue	520 Ocean Ave	07305	family	rent	6	Lan Realty	HOME/Reb		2004 N	N
60 MLK Drive	60 Martin Luther King Dr	07305	family	rent	5	Commnity Outreach Team	HOME/Reb		2002 N	N
64 Atlantic Street	64 Atlantic St	07304	family	rent	2	Board of Ed	CDBG/Reb		1992 N	N

Master Table

6-8-10 Bergen Ave Mattison Arms	6-8-10- Bergen Ave	07305	family	rent	24	Bergen Development Corp.	HMFA/Tax Cedit/Bal Hsng/MtL/Reb	0	N	N
714 Ocean Avenue Apts.	716 Ocean Ave	07305	family	rent	51	Ocean Avenue Apts.	Section 221/Reb	0	N	N
78 Stevens Avenue Apts.	78 Stevens Ave	07306	family	rent	17	Fairmount Mgt. Group	Bal Hsng/Tax Credit/Reb	0	N	N
99 Rutgers Ave	99 Rutgers Ave	07305	family	rent	13	Fairmount Housing	HOME/Tax Credit/Reb	2002	N	N
A Harry Moore Apts.	324 Duncan Ave	07306	family	rent	376	JC Housing Authority	Public Housing/PHA	0	N	N
Academy House	203 Academy St	07306	sr/disabled	rent	28	James Landon	HOME/Reb	1990	N	N
Arlington Arms	750-766 Grand St	07304	family	rent	51	Arlington Arms	Section 221/PHA	0	N	N
Arlington Gardens	Randolph & Arlington Ave	07304	family	rent	90	JC Housing Authority	Affordable Hsng/PHA/RCA	0	N	N
Audobon Park Apts.	112-18 Bergen Ave	07305	family	rent	48	Audobon Park	Section 221	0	N	N
Battery View Senior Apts/Tikvah Towers	72 Montgomery St	07302	senior	rent	238	Battery View Senior Apts.	HMFA/Section 236 & 8	0	N	N
Bayview Court Phase I	48 Van Nostrand Ave	07305	family	rent	15	New Community	Bal Hsng/NC	1991	N	N
Bayview Court Phase II	515 Ocean Ave	07305	family	rent	18	New Community	Bal Hsng/NC	1993	N	N
Bergen Corridor A	240 Bergen Ave	07305		rent	38	YWCA-Jersey City	Bal Hsng	0	N	N
Bergen Manor Apartments	277 Bergen Ave	07305	family	rent	40	Bergen Manor Apartments.	Section 221/Reb	0	N	N
Bergenview JC YMCA	654 Bergen Ave	07304	family	rent	131	Bergenview	Bal Hsng/Tax Credit/Reb	0	N	N
Berry Gardens 3 & 4	72 & 82 Danforth Ave	07306	sr/disabled	rent	82	JC Housing Authority	Public Hsng/PHA	0	N	N
Berry Gardens1	199 Ocean Ave	07308	sr/disabled	rent	286	JC Housing Authority	Public Hsng/PHA	0	N	N
Berry Gardens2 (combined with Berry 1)	92 Danforth Ave	07306	sr/disabled	rent	0	JC Housing Authority	Public Hsng/PHA	0	N	N
Booker T. Washington	200 Colden St	07302	sr/disabled	rent	314	JC Housing Authority	Public Hsng/Bal Hsng/PHA	0	N	N
Bostwick Court	30 Bostwick Ave	07305	family	rent	69	RPM	Bal Hsng/Tax Credits/NC	0	N	N
Boyd McGuinness Senior Apt/Kennedy Blvd	2555 Kennedy Blvd	07304	senior	rent	212	Boyd McGuinness Apartments.	Section 221	0	N	N
Bramhall Avenue Apartments	462 Bramhall Ave	07304	family	rent	87	Bramhall Ave Apartments	HOME/Tax Credit/Reb	0	N	N
Brunswick Estates	1 Montgomery Court	07306	family	rent	131	Brunswick Estates	Section 8	0	N	N
Cambridge Apartments	80 Cambridge Ave	07307	family	rent	80	Jersey Heights Realty	Section 221	0	N	N
Carmel House	162 Bidwell Ave	07305	family	rent	21	Catholic Community Services	Tax Credit	0	N	N
Catherine Court Apartments	1-12 Catherine Court	07305	family	rent	68	Catherine Court	HMFA	0	N	N
Cleveland Arms	1 Pershing Plz	07399	family	rent	39	Raia & Sirgnamo		0	N	N
College Towers Apartments	Audobon Ave & College Dr	07305	family	rent	320	College Tower Apartments	Section 213	0	N	N
Curries Woods	Heckman Drive	07305	family	rent	298	JC Housing Authority	Public Hsng/PHA	0	N	N
East Hampton at Newport/30 River Court	30 River Court	07310	family	rent	441	30 River Court	Section 200	0	N	N
Fairmount Hotel Apts Blvd.	2595 Kennedy Blvd	07304	sr/disabled	rent	59	Ingerman Group	HOME/Tax Credit/Reb	0	N	N
Garfield Heights Apartments	503 Garfield Ave	07305	family	rent	37	Let's Celebrate Inc.	HOME/Tax Credit/Reb	0	N	N
Grace Church Van Vorst Apartments	270-82 2nd Street	07302	family	rent	44	Grace Van Vorst Church	Section 236/Reb	0	N	N
Harbor View Apartments	145 Ocean Ave	07305	senior	rent	100	Harbor View Apartments	Sections 202 & 8	0	N	N
Heights Senior Housing	2 Hague St	07307	senior	rent	36	Pennwall Affordable Housing	Tax Credit/Bal Hsng/Reb	0	N	N
Holland Gardens	241 Sixteenth St	07302	family	rent	192	JC Housing Authority	Public HousingPHA	0	N	N
Jewish Home Senior Housing	259 Van Nostrand Ave	07305	senior	rent	67	Alpert & Alpert	Tax Credit/Bal Hsng/MtL/HOME /Reb	0	N	N
Jones Hall	591 Montgomery St	07302	senior	rent	110	Jones Hall	HMFA/Section 236 & 8/Reb	0	N	N

Master Table

Juan Ruth Apartments	297-299 Barrow St	07302	family	rent	22	Juan Ruth Apartments	Section 221	0	N	N
Kennedy Boulevard Apts	2540-2550 Kennedy Blvd	07305	family	rent	146	Kennedy Boulevard Associates	Section 221	0	N	N
Kennedy Manor Apartments	2348-54 Kennedy Blvd	07304	family	rent	25	Kennedy Manor Apts	Section 221	0	N	N
Lafayette Gardens	511 Grand St	07304	family	rent	240	Jersey City Housing Authority	Public Housing/PHA	0	N	N
Lafayette Senior Living Center	463 Pacific Ave	07304	senior	rent	82	JCHA/Interstate Realty Mgmt	Bal Hsng/PHA/NC	0	N	N
Lafayette Village (HOPE 6)	579 Grand St	07304	family	rent	101	Lafayette Village	Bal Hsng/PHA/NC	0	N	N
Lexington Manor	11-15 Lexington Ave	07304	family	rent	149	Lexington Manor	Section 221/Reb	0	N	N
Lutheran Social Ministries Project Home	657 Bergen Ave	07304	family	rent	18	Luth Soc Ministries Proj Home	Tax Credit/HUD/COC/Reb	0	N	N
Marion Gardens	57 Dales Ave	07302	family	rent	234	J C Housing Authority	Public Housing/PHA	0	N	N
Mid City Apartments	752 Grand St	07304	family	rent	58	Mid City Apartments	HMFA/Tax Credit/Bal Hsng/MtL/NC	0	N	N
Mid City Apartments, phase 2	752 Grand St	07304	family	rent	30	Mid City Apartments	HMFA/Tax Credit/Bal Hsng/MtL/NC	0	N	N
Montgomery Gardens	561 Montgomery Street	07302	family	rent	462	JC Housing Authority	Public Housing/PHA	0	N	N
Montgomery Gateway East 1	336 Montgomery Street	07302	family	rent	201	Montgomery Gateway East 1	HMFA/Section 8	0	N	N
Montgomery Gateway East 2	361 Montgomery Street	07302	family	rent	190	Montgomery Gateway East 2	HMFA/Section 8	0	N	N
Mt. Pisgah Homes 1	425-427 Rose Ave	07305	family	rent	12	Mt. Pisgah	Section 8/Reb	0	N	N
Mt. Pisgah Homes 2	354-356 Bergen Ave	07305	family	rent	25	Mt. H. Clinton	Section 8/Reb	0	N	N
Muhlenberg Gardens Independent Living	1065 Summit Ave	07307	senior	rent	151	Muhlenberg Gardens	Sections 202 & 8	0	N	N
New Community Hudson Senior Housing	21-27 Orchard St	07306	senior	rent	80	New Community Corporation	Sections 202 & 8/HOME/Bal Hsng/NC	1998	N	N
New Hope Baptist Homes 1	445 Bergen Ave	07305	family	rent	36	New Hope Baptist Homes 1	Section 221/Reb	0	N	N
New Hope Baptist Homes 2	92-4, 123-5 Summit Ave	07305	family	rent	60	New Hope Baptist Homes 2	Section 236/Reb	0	N	N
Newport 1/Presidential Plaza/Adams	35 River Drive South	07310	family	rent	608	Newport	HMFA	0	N	N
Newport 2/Presidential Plaza/Washington	55 River Drive South	07310	family	rent	896	Newport	HMFA	0	N	N
Ocean Towers	425 Ocean Ave	07305	senior	rent	100	Ocean Towers	HMFA/Section 236/PHA	0	N	N
Pacific Court	220-240 Pacific Ave	07304	family	rent	72	Interstate	Tax Credit/PHA/NC/RCA/HOME/CD BG/Bal Hsng	0	N	N
Padua Court	184-90 Brunswick St	07302	sr/disabled	rent	39	Padua Court	HOME/Tax Credit/Reb	0	N	N
Paulus Hook	100 Montgomery St	07302	family	rent	308	Paulus Hook	HMFA/Section 236/Reb	0	N	N
Resurrection House Apartments/School #18	69 Storms Ave	07306	family	rent	28	Resurrection House Apts	HMFA/Tax Credit/Bal Hsng/MtL/Reb	0	N	N
Salem Lafayette Apartments 1	94 Union St	07304	mixed	rent	412	Salem Lafayette Apts 1	HMFA/Tax Credit/ML	0	N	N
Salem Lafayette Apartments 2	4 Madison Ave	07304	family	rent	32	Salem Lafayette Apt 2	HMFA/RCA	0	N	N
Seaview Guest House	92 Old Bergen/125 Seaview	07302	family	rent	38	EMET Realty Management	HOME/RCA/Reb	0	N	N
Stewart Apartments	88-92 Erie St	07305	sr/disabled	rent	48	J. C. Housing Authority	Public Housing/PHA	0	N	N
Taylor House (RCA)/138 Duncan Avenue	138 Duncan Avenue	07310	family	rent	9	State Realty	HMFA/tax credit/Bal Hsng/MtL	0	N	N
Til Building Auction	211 Woodward St	07304	family	rent	12	Til Building	Reb	1992	N	N
Tower East Apts./Tower of America East	25 River Court	07310	family	rent	444	Tower East Apts	Section 220	0	N	N
Turnkey (PH)	155 Dwight St	07305	Family	rent	100	JCHA/Hugh Defazio	PHA/NC	1995	N	N

Master Table

Unico Towers/Grove Street	500 Grove St	07302	senior	rent	203	Unico Towers	HMFA/Section 236		0	N	N
Van Horne Apts	219-234 Van Horne St	07304	family	rent	44	Van Home, Inc.	Section 221 & 241/Reb		0	N	N
Villa Borinquen 2	392 Manila Ave	07302	family	rent	48	Housing Affordability Service	Tax Credit/Bal Hsg/MtL/NC		0	N	N
Villa Borinquen/Puerto Rican Lutheran Housing	192 Third St	07302	family	rent	242	Hamilton Hobbs Realty	HMFA/Section 236/NC		0	N	N
Wade Manor	117-121 Wade Street	07302	both	rent	39	Wade Street Realty	Section 221		0	N	N
Welcome Baptist Homes	513 Jersey Avenue	07302	family	rent	8	A. Simpson Realty	Section 236		0	N	N
Whittenberg Manor	66 Blecker St	07307	senior	rent	44	Whittenberg Manor Indepen Lvng	Section 202 & 8		0	N	N
YWCA Senior Housing	111 Storms Ave	07306	senior	rent	79	YWCA Senior Housing	HMFA/Section 8/Reb		0	N	N
522 Ocean Ave	522 Ocean Ave	07305	family	rent	6	Lan Realty	HOME/Reb			N	N
A. Harry Moore HOPE VI (various locations)	Duncan Ave	07306	family	rent	103	JCHA	Pub Hsng/Tax Cred/Bal Hsng			N	N
Bernius Court Apartments	Bergen Ave & Virginia Ave	0734	family	rent	46	J.P. Affordable Housing	HOME/Reb			N	N
C-Line Community Outreach	120-122 Monticello Ave	07304	family	rent	6	C-Line Community Outreach	HOME/NC			N	N
Ercel Webb Fish and Loaves	723 Grand St	07304	family	rent	14	Urban League of HC	HOME/NC			N	N
Lafayette Gardens HOPE VI (various)	Grand Street	07304	family	rent	84	JCHA/Interstate Realty Mgmt	Pub hsgn/Tax Cred/Bal Hsng			N	N
MBC Parkview Apts.	236 Van Horne St	07304	family	rent	6	MBC Community Dev.	CDBG/Reb			N	N
Pacific Court Townhouses(various)	220 Pacific Ave	07304	family	rent	57	JCHA/Interstate Realty Mgmt	Pub hsgn/Tax Cred/Bal Hsng			N	N
SJR Legacy	95 Monticello Ave	07304	family	rent	1	SJR Legacy	HOME/Reb			N	N
Woodward Terrace Lafayette Gardens Phase II-Hope VI	306-356 Woodward St	07304	family	rent	70	JCHA	Bal Hsng/Tax Credit			N	N
Whitlock Mills	160 Lafayette St	07304	family	rent	199	Shelter Properties LLC	HMFA/Tax Credit			N	N
Lafayette Gardens HOPE VI (various)	Ash St at Pacific Ave	07304	family	rent	50	JCHA/Interstate Realty Mgmt	Pub hsgn/tax cred/bal hsgn			N	N
Flynn House	25 Oakland Ave	07306	family	rent	18		Reb	1994	Y		N
Hudson Gardens	514 Newark Ave	07302	sr/disabled	rent	222	JC Housing Authority	Public Housing/PHA		0	Y	N
Grandview Terrace Apartments	3060 Kennedy Blvd	07306	sr/disabled	rent	284	Grandview Terrace Apartments	Section 202		0	Y	Y
Journal Square Towers	2854 Kennedy Blvd	07306	family	rent	30	The Albert Group	HMFA/Tax Credit/RCA/NC		0	Y	Y
Plaza Apartments	91 Sip Ave	07306	senior	rent	93	Plaza Apts	Sections 202 & 8/Reb		0	Y	Y
Summit Plaza Apartments 1	730 Newark Ave	07306	family	rent	184	Summit Plaza Management	Section 236/NC		0	Y	Y
Summit Plaza Apartments 2	700 Newark Ave	07306	family	rent	296	Summit Plaza Management	Section 236/NC		0	Y	Y
Van Wagenen Ave Apts 1	85 Van Wagenen Ave	07306	family	rent	233	JC Management Inc.	Section 221/Reb		0	Y	Y
Van Wagenen Ave Apts 2	117 Van Wagenen & Pavonia	07306	family	rent	113	JC Management Inc.	Section 221/Reb		0	Y	Y
Astor Place Homeownership	23 Astor Pl	07304		rent	3	Astor Place Neighborhood Assoc.		2002	N		N
Fairmount Housing	240 Bergen Avenue	07305		rent	6			1990	N		N
Martin Luther King Dr Cooperatives	151 Martin Luther King Drive	07305	family	sale	19	Fairmount Housing Corporation	Bal Hsng/MtL/Reb		0	N	N
North Stelton EDC	41 Van Nostrand Ave	07305	family	sale	3	North Stelton EDC	HOME/NC		0	N	N
Woodward Townhouses	203 Woodward St	07305	family	sale	38	Housing Affordability Service	Bal Hsng/MtL/NC		0	N	N
Bernius Court Apartments	Bergen Ave & Virginia Ave	07304	family	sale	11	J.P. Affordable Housing	HOME/NC			N	N
80-82 Storms Avenue	80-82 Storms Ave	07306	family	sale/rent	4	J.C. Episcopal	HOME/NC	2002	N		N
Astor Place Homeownership	23 Astor Pl	07304	family	sale/rent	16	Astor Place Neighborhood Assoc.	HOME/NC/Reb		0	N	N
Atlantic Development	213 Monticello Ave	07304	family	sale/rent	16	Gasper Garcia	HOME/NC	1996	N		N
Auburn Housing	412-420 Martin Luther King Dr	07304	family	sale/rent	21	Goldman Sachs	NC		0	N	N
Dwight Street Homes	Dwight & Stegman, Fulton Ave	07305	family	sale/rent	83	JC Housing Authority	Public Hsng/PHA/NC		0	N	N

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Enterprise Dev Scattered Sites	137 Arlington Ave	07305	family	sale/rent	16	Bill Johnson Enterprise	HOME/NC	1996	N	N
Halladay Street Homes	230 Halladay St	07304	family	sale/rent	30	Hsng Affordability Service	Bal Hsng/MtLNC	0	N	N
J P Affordable Housing	105 Ege Ave	07305	family	sale/rent	32	Housing Affordability Service	Bal Hsng/MtL/NC	0	N	N
Lafayette Park Phase I	397-399 Pacific Ave	07304	family	sale/rent	44	J.P. Affordable Housing	HOME/NC	1992	N	N
Lafayette Park Phase II	288-290 Van Horne St	07304	family	sale/rent	44	J.P. Affordable Housing	HOME/NC	1993	N	N
Lafayette Park Phase III	111-113 Maple St	07304	family	sale/rent	38	J.P. Affordable Housing	HOME/NC	1993	N	N
Lafayette Park Phase IV	418-420 Halladay St	07304	family	sale/rent	44	J.P. Affordable Housing	HOME/RCA/NC	1993	N	N
Lafayette Park Phase SS	90 Woodward St	07304	family	sale/rent	0	J.P Affordable Housing	HOME/NC	0	N	N
Lafayette Park Phase V	153 Lafayette St	07304	family	sale/rent	44	Housing Affordability Svc	Bal Hsng/RCA/NC	0	N	N
Monticello - Astor (# combined w/ Belmont)	110 Astor Pl	07304	family	sale/rent	32	J.P. Affordable Housing	Bal Hsng/CDBG/NC	1991	N	N
Monticello- Belmont	77 Belmont Ave	07304	family	sale/rent	32	J.P. Affordable Housing	Bal Hsng/CDBG/NC	1991	N	N
Virginia Gardens	16 Virginia Ave	07304	family	sale/rent	16	Joint Venture Partnership	CDBG/Reb	1999	N	N
Wilkinson Bayview	67 Bayview Ave	07305	family	sale/rent	27	J.P. Affordable/ Housing	HOME/NC/Reb	1993	N	N
Community Empowerment Org.	111 Arlington Ave	07305	family	sale/rent	2	Community Empowerment Org.	HOME/NC		N	N
Community Empowerment Org.	94-100 Martin Luther King Dr	07305	family	sale/rent	6	Community Empowerment Org.	HOME/NC		N	N
Dean Mont (Morris Canal Area)	Warren St & Morris St	07302	family	sale/rent	26	Summit Avenue Home UC			N	N
Jackson Estates NDC/EDC (Kearney/Orient)	49 Kierney Ave	07305	family	sale/rent	48	Thomas Jackson Estate	NC/HOME		N	N
JC Episcopal (Grant and Myrtle Aves)	Grant Ave & Martin Luther King Dr	07305	family	sale/rent	8	JC Episcopal	HOME/NC		N	N
New Millennium CDC	101-111 Martin Luther King Dr	07305	family	sale/rent	8	New Millennium CDC	HOME/NC		N	N
140 Bay St.	140 Bay Street	07302	family	sale/rent	60	Power House Arts District	NC/HOME/Reb		N	N
MATAWAN										
Minnsink Village Senior Housing	1 Minnsink Dr	07747	senior	rent	108	Minnsink Village Senior Housing	HMFA/Section 8		N	N
METUCHEN										
Metuchen Manor Apts	43 Middlesex Ave	08840	family	rent	122	Metuchen Manor Apts	Section 207		N	N
Beringer House / Metuchen Shared Living	320 Grove Ave	08840	senior	rent	6	Metuchen Senior Housing	Bal Hsg / MtL		N	N
Metuchen Senior Citizens	35 Lincoln Ave	08840	senior	rent	122	Metuchen Senior Citizen Housing Corp	HMFA / Section 8		Y	N
Central Square of Metuchen	17 Central	08840	family	rent	7	Housing Affordability Service	MtL		Y	Y
Franklin Plaza	16 Franklin	08840	family	sale	15		MtL		Y	Y
MORRISTOWN										
Petrone Building	39 Early St	07960	sr/disable	rent	100	Morristown Housing Authority	public housing		N	N
Wetmore Towers	31 Early St	07960	sr/disable	rent	100	Morristown Housing Authority	public housing		N	N
29 Ann St	29 Ann St	07960	sr/disable	rent	70	Morristown Housing Authority	public housing		Y	N
Manahan Village	Flagler St & Clyde Po	07960	family	rent	200	Morristown Housing Authority	public housing		Y	N
Highlands at Morristown Station	Spring St & Lafayette Ave	07960	family	rent	4	Highlands	MtL	unbuilt - proposed site	Y	Y
NEW BRUNSWICK										

Master Table

Schwartz Homes	Van Dyke Ave	08901	family	rent	200	New Brunswick Housing Authority	Public Housing		N	N
Robeson Village	Van Dyke Ave & Somerset Dr	08901	family	rent	60	New Brunswick Housing Authority	Public Housing		N	N
Hope Manor	George St & Remsen Ave	08901	family	rent	68	New Brunswick Housing Authority	Tax Credit and HOPE VI		Y	N
Riverside	Oliver St & Neilson St	08901	family	rent	76	New Brunswick Housing Authority	Tax Credit and HOPE VI		Y	N
Skyline Tower	Paterson St	08901	family	rent	14		HMFA bond financing		Y	Y
PRAB	Townsend St	08901	family	rent	4		RCA		Y	Y
St. Mary's Apts.	260 Remsen Avenue	08901	senior	rent	132	St Marys Apts	Section 8		N	N
Livingston Manor	116 Livingston Ave	08901	senior	rent	50	Housing Affordability Service	RCA		Y	N
Hoffman Pavillion	Neilson St & Morris St	08901	senior	rent	60	Public Housing	Public Housing		Y	N
Providence Square	Somerset St & Harvey St	08901	senior	rent	98	Providence Sq	RCA and Section 8		Y	Y
Schatzman UAW Apts.	Neilson St & New St	08901	senior	rent	214	New Brunswick Sr Apts	Section 8		Y	Y
Delavan Court	Commercial Ave & Sandford St	08901	family	sale	44	Housing Affordability Service	Bal Hsg / MtL		N	N
Comstock Court	Remsen Ave & Comstock St	08901	family	sale	19	Housing Affordability Service	Bal Hsg / MtL		N	N
Hampton Club	Edpas Road	08901	family	sale	54	Housing Affordability Service	Bal Hsg / MtL		N	N
Camner Square	Roosevelt St & Henry Ave	08901	family	sale	19	Housing Affordability Service	Bal Hsg / MtL		N	N
Brunswick Raritan	Jones Ave & Baldwin St	08901	family	sale	3		HOME		N	N
Fulton Square (planned)	Fulton St & Commercial Ave	08901	family	sale	57				N	N
Mt. Zion (planned)	Remsen Ave & Baldwin St	08901	family	sale	18				N	N
PLEASANTVILLE										
Penny Point Park	3115 Hingston Ave	08234	family	rent	152	Howard D. Easing	Section 236		N	N
Pleasant Acres Apartment	301 West Delliah Rd	08232	senior	rent	100	Pleasant Acres	Section 8		N	N
Pleasant Manor Apartments	824 West New Rd	08232	family	rent	100	Pleasant Manor	Section 221		N	N
Residential Alternatives		08232	disabled	rent	14	Atlantic County ARC	Section 202		N	N
Ridgewood Park	134 North Ridgewood Ave	08232	family	rent	88	Ridgewood Park Apts.	Section 221		N	N
Woodland Terrace Apts/ Hope VI	Woodland Ave	08232	family	rent	104	Pleasantville Housing Authority	Public Housing		N	N
105-107 Decatur Avenue	105 Decatur Ave	08232		rent	2	Decatur Group (Leads Point/Galloway)	tax credit		Y	Y
Pleasantville Towers	140 North Main St	08232	senior/disabled	rent	80	Pleasantville Housing Authority	Public Housing		Y	Y
Pleasantville Towers Annex	156 North Main St	08232	senior/disabled	rent	50	Pleasantville Housing Authority	Public Housing		Y	Y
RAHWAY										
Glendenning Homes	516,538, 550 Capobianco Plaza and 909, 931, 941, 965, 981, 997 Leesville Avenue and 498 Capobianco Plaza (Enrichment Center)	07065	family	rent	76	Rahway Housing Authority	Public Housing	1964	N	N
Ruby Scott Gardens	1003, 1007, 1011, 1015 Leesville Avenue	07065	family	rent	24	Rahway Housing Authority	Public Housing/Mt Laurel	1964	N	N
Walter Schaffhauser Apts	165 East Grand Avenue	07065	senior	rent	40	Rahway Housing Authority	Public Housing	1985	Y	N
JFK Apt/Kennedy Homes	224-250 West Grand Avenue	07065	senior	rent	87	Rahway Housing Authority	Public Housing	1964	Y	N
Golden Age Towers	220 W. Milton Ave	07065	senior	rent	196	Rahway Housing Authority	HMFA/Section 8	0	Y	Y
Clifford P Case / Senator Case Apts	337 West Milton Avenue	07065	senior	rent	40	Rahway Housing Authority	Public Housing	1986	Y	Y

Master Table

Rose Gate	555 E Hazelwood Ave	07065	senior	rent	150	Rahway Housing Authority	Low-income tax credits	1964	N	N
Rahway Plaza Apts	Main Street & Hazelwood Avenue	07065	family	rent	150	Rahway Housing Authority	Public Housing	1964	Y	N
Homes by Homevision	960, 980, 916, 910 Leesville Avenue	07065	family	sale	4	HomeVision (non-profit agency thru Rahway Housing Authority)	mix of : rahway h.a., union county HOME fund, CDBG, tax rebates	May or june 2006	N	N
Townhomes	Totten St	07065	family	sale	10	Private Developer	HOME	1964	Y	N
<u>RUTHERFORD</u>										
Rutherford Senior Manor	67 Kip Ave	07070	senior	rent	55	Rutherford Senior Manor		Section 811/ Balanced Housing	Y	Y
Comprehensive Behavioral Healthcare	33 West Passaic Avenue	07070	special housing		8	Comprehensive Behavioral Healthcare			Y	Y
Meadowlands Gold Course Redevelopment Area	1535 Valley Brook Ave	07071			96	NJMC, EnCap Golf Holdings, LLC		unbuilt - proposed site	N	N
<u>SOUTH AMBOY</u>										
McCarthy Towers	250 South Broadway	08879	Senior/Disabled	rent	72	South Amboy Housing Authority	Public Housing	1985	Y	Y
Dohaney Homes	Bayshore Dr	08879	family	rent	80	South Amboy Housing Authority	Public Housing	1952	Y	Y
<u>SOUTH ORANGE</u>										
Al Gomer Residence	219 South Orange Avenue	07079	Senior	Rent	66	Al Gomer Residence	Section 202/ Bal Hsg		Y	N
Community Action for Independent Living		07079	Disabled	Rent	5		MtL		NA	NA
Community Options		07079	Disabled	Rent	3		MtL		NA	NA
Group Housing		07079	Disabled	Rent	3		MtL		NA	NA
Partnership for People, Inc		07079	Disabled	Rent	3		MtL		NA	NA
Project Live 7 Consumer Group Home		07079	Disabled	Rent	3		MtL		NA	NA
South Orange Consumer Home		07079	Disabled	Rent	3	Butterfly Property Management, Inc	Section 811		NA	NA
Village Apts. of Jewish Federation	110 Vose Ave	07079	Family	Rent	93	Village Apts of Jewish Federation	HMFA/Section 221/ MtL		Y	Y

APPENDIX C: COAH DOCUMENTS

**COUNCIL ON AFFORDABLE HOUSING (COAH)
2005 REGIONAL INCOME LIMITS**

		1 Person	*1.5 Person	2 Person	*3 Person	4 Person	*4.5 Person	5 Person	6 Person	7 Person	8 Person	Max. Increase** <i>Rents/Sales</i>	Regional Asset Limit***
Region 1 Bergen, Hudson, Passaic and Sussex	<i>Median</i>	\$52,125	\$55,848	\$59,571	\$67,018	\$74,464	\$77,443	\$80,421	\$86,378	\$92,335	\$98,292	4.00%	\$134,035
	<i>Moderate</i>	\$41,700	\$44,678	\$47,657	\$53,614	\$59,571	\$61,954	\$64,337	\$69,103	\$73,868	\$78,634		
	<i>Low</i>	\$26,062	\$27,924	\$29,786	\$33,509	\$37,232	\$38,721	\$40,211	\$43,189	\$46,168	\$49,146		
	<i>Very Low</i>	\$15,637	\$16,754	\$17,871	\$20,105	\$22,339	\$23,233	\$24,128	\$25,913	\$27,701	\$29,488		
Region 2 Essex, Morris, Union and Warren	<i>Median</i>	\$58,210	\$60,225	\$64,240	\$72,270	\$80,300	\$83,512	\$86,724	\$93,148	\$99,572	\$105,996	4.00%	\$144,540
	<i>Moderate</i>	\$44,968	\$48,180	\$51,392	\$57,816	\$64,240	\$66,810	\$69,379	\$74,518	\$79,658	\$84,797		
	<i>Low</i>	\$28,105	\$30,113	\$32,120	\$36,135	\$40,150	\$41,756	\$43,362	\$46,574	\$49,786	\$52,998		
	<i>Very Low</i>	\$16,863	\$18,068	\$19,272	\$21,681	\$24,090	\$25,054	\$26,017	\$27,944	\$29,872	\$31,799		
Region 3 Hunterdon, Middlesex and Somerset	<i>Median</i>	\$64,400	\$69,000	\$73,600	\$82,800	\$92,000	\$95,680	\$99,360	\$106,720	\$114,080	\$121,440	4.00%	\$165,600
	<i>Moderate</i>	\$51,520	\$55,200	\$58,880	\$66,240	\$73,600	\$76,544	\$79,488	\$85,376	\$91,264	\$97,152		
	<i>Low</i>	\$32,200	\$34,500	\$36,800	\$41,400	\$46,000	\$47,840	\$49,680	\$53,360	\$57,040	\$60,720		
	<i>Very Low</i>	\$19,320	\$20,700	\$22,080	\$24,840	\$27,600	\$28,704	\$29,808	\$32,016	\$34,224	\$36,432		
Region 4 Mercer, Monmouth and Ocean	<i>Median</i>	\$55,635	\$59,609	\$63,583	\$71,531	\$79,479	\$82,658	\$85,837	\$92,196	\$98,554	\$104,912	4.00%	\$143,062
	<i>Moderate</i>	\$44,508	\$47,687	\$50,867	\$57,225	\$63,583	\$66,127	\$68,670	\$73,757	\$78,843	\$83,930		
	<i>Low</i>	\$27,618	\$29,805	\$31,792	\$35,766	\$39,740	\$41,329	\$42,919	\$46,098	\$49,277	\$52,456		
	<i>Very Low</i>	\$16,691	\$17,883	\$19,075	\$21,459	\$23,844	\$24,797	\$25,751	\$27,659	\$29,566	\$31,474		
Region 5 Burlington, Camden and Gloucester	<i>Median</i>	\$48,160	\$51,600	\$55,040	\$61,920	\$68,800	\$71,552	\$74,304	\$79,808	\$85,312	\$90,816	4.00%	\$123,840
	<i>Moderate</i>	\$38,528	\$41,280	\$44,032	\$49,536	\$55,040	\$57,242	\$59,443	\$63,846	\$68,250	\$72,653		
	<i>Low</i>	\$24,080	\$25,800	\$27,520	\$30,960	\$34,400	\$35,776	\$37,152	\$39,904	\$42,656	\$45,408		
	<i>Very Low</i>	\$14,448	\$15,480	\$16,512	\$18,576	\$20,640	\$21,466	\$22,291	\$23,942	\$25,594	\$27,245		
Region 6 Atlantic, Cape May, Cumberland and Salem	<i>Median</i>	\$42,442	\$45,473	\$48,505	\$54,568	\$60,631	\$63,056	\$65,481	\$70,332	\$75,182	\$80,033	4.00%	\$109,136
	<i>Moderate</i>	\$33,953	\$36,379	\$38,804	\$43,654	\$48,505	\$50,445	\$52,385	\$56,266	\$60,146	\$64,026		
	<i>Low</i>	\$21,221	\$22,737	\$24,252	\$27,284	\$30,316	\$31,528	\$32,741	\$35,166	\$37,591	\$40,016		
	<i>Very Low</i>	\$12,733	\$13,642	\$14,551	\$16,370	\$18,189	\$18,917	\$19,644	\$21,100	\$22,555	\$24,010		

*These columns are for calculating the pricing for one, two and three bedroom sale and rental units as per N.J.A.C. 5:80-26.6(b) and N.J.A.C. 5:80-26.12(a).

**This column is used for calculating the pricing for resale and rent increases for units as per N.J.A.C. 5:94-7.2(b)2. Affordable prices and rents may be raised a maximum of 4 percent, based on the U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index (CPI), Northeast Region, All Urban Consumers Housing. However, low income tax credit developments may increase based on the low income tax credit regulations.

***The Regional Asset Limit is used in determining an applicant's eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3.

Illustrative*
2005
Low and Moderate Income
Rents for New Construction and/or Gut Rehabilitation

Region 1 Bergen - Hudson - Passaic - Sussex

<i>Median Income 1.5 person</i>	\$55,848
<i>Median Income 3 person</i>	\$67,018
<i>Median Income 4.5 person</i>	\$77,443

Low Income (30% Median)

Size	Gross Rent	Utility Allowance*	Net Rents
1 bedroom	\$419	\$82	\$337
2 bedroom	\$503	\$101	\$402
3 bedroom	\$581	\$122	\$459

Low Income (35% Median)

Size	Gross Rent	Utility Allowance*	Net Rents
1 bedroom	\$489	\$82	\$407
2 bedroom	\$586	\$101	\$485
3 bedroom	\$678	\$122	\$556

Low Income (44% Median)

Size	Gross Rent	Utility Allowance*	Net Rents
1 bedroom	\$614	\$82	\$532
2 bedroom	\$737	\$101	\$636
3 bedroom	\$852	\$122	\$730

Low Income (46% Median)

Size	Gross Rent	Utility Allowance*	Net Rents
1 bedroom	\$642	\$82	\$560
2 bedroom	\$771	\$101	\$670
3 bedroom	\$891	\$122	\$769

Moderate Income (60% Median)

Size	Gross Rent	Utility Allowance*	Net Rents
1 bedroom	\$838	\$82	\$756
2 bedroom	\$1,005	\$101	\$904
3 bedroom	\$1,162	\$122	\$1,040

One rent may be set for low income units by bedroom size and one rent may be set for moderate income units by bedroom size. However, the rents must average 52 percent of median.

NOTE: One bedroom housing is affordable to a 1.5 person household
Two bedroom housing is affordable to a 3 person household
Three bedroom housing is affordable to a 4.5 person household

Example Region 1 : Illustrative Sale Prices 2005

**Illustrative*
2005
Low and Moderate Income
Sales Prices for New Construction**

Region 1 Bergen - Hudson - Passaic - Sussex

Median Income 1.5 person \$55,848
 Median Income 3 person \$67,018
 Median Income 4.5 person \$77,443

Size	Very Low Income (30%)	Low Income (40%)	Max. Low (50%)	Average (55%)	Max. Moderate (70%)
1 bedroom	\$37,697	\$50,263	\$62,829	\$69,112	\$87,961
2 bedroom	\$45,237	\$60,316	\$75,395	\$82,935	\$105,553
3 bedroom	\$52,274	\$69,699	\$87,123	\$95,836	\$121,973

NOTE: One bedroom housing is affordable to a 1.5 person household
 Two bedroom housing is affordable to a 3 person household
 Three bedroom housing is affordable to a 4.5 person household

*Illustrative Only: The prices will vary depending upon municipal tax rate, county equalization ratio, permanent interest rate and condominium association fee, if applicable.

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