

AREA DESCRIPTION

Security Map of Hudson County, New Jersey

1. POPULATION: a. Incre	easingDecreasing	Static Yes
b. Class and Occupation	Laborers with an estimated income on relief	
c. Foreign Families 75 %	Nationalities Italian & Polish	d. Negro 25 %
e. Shifting or Infiltration	Negroes are rapidly	filtoring in
2. BUILDINGS:	PREDOMINATING 15 %	OTHER TYPE 10 %
a. Type and Size	Doubles 3-5 rms per unit 70% brick	Singles 4-7 rms 70% brick
b. Construction	30% frame	30% frame
c. Average Age	70 yrs. 50% need minor and 25%	70 yrs. 50% nood minor and 25%
d. Repair	major ropairs. 10% are unfit for use	major repairs. 10% are unfit for use
e. Occupancy	60%	62%
f. Owner-occupied	25%	25%
g. 1935 Price Bracket	\$ No market %change	\$ No market %change

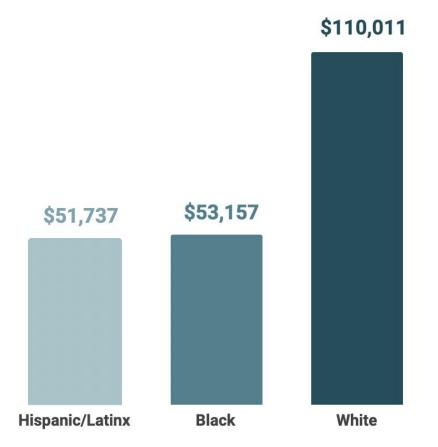
Which City Is Most Expensive for Renters? You Might Be Surprised.

With a spate of new luxury developments luring tenants from across the Hudson River, Jersey City has made itself the priciest city in the nation.



The Hudson River waterfront in Jersey City, N.J., has seen a crop of luxury high-rises sprout up in recent years, along with a sculpture by the artist Jaume Plensa. "Water's Soul." (2020). Getty

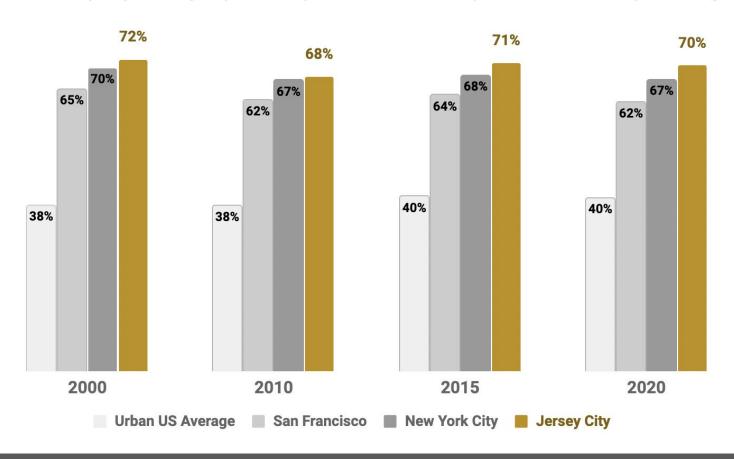
Last year in Jersey City, Black and Hispanic/Latinx household incomes were less than half those of white households.



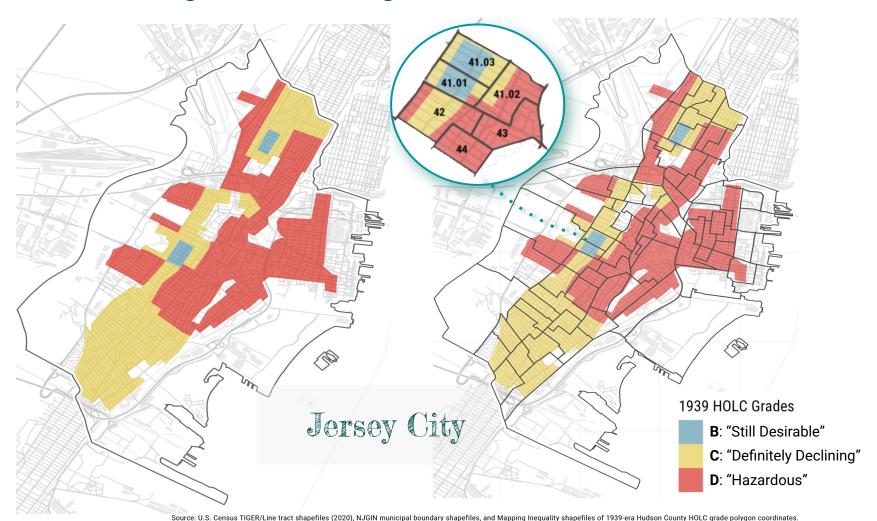
Source: 2021 ACS 5-year estimates of median household income (S1903).

Nearly 3 in 4 Jersey City Households Rent — More Than in Many Major American Cities.

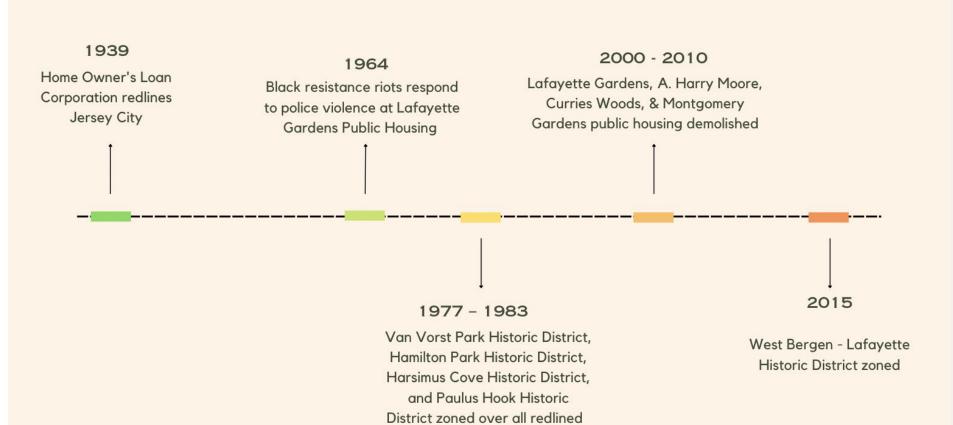
U.S. Census: Decennial (2000) & ACS 5-year (2010 - 2020) estimates of rental-occupied units within all occupied housing units.



1939 redlining areas don't align with 2020 census tracts.



A FEW JERSEY CITY HOUSING DATES



tracts of Downtown

	Characteristics of Jersey City census tracts in 2020, by redlining and historic district status				
	Not Redlined (N = 26)		Redlined (N = 51)		
	Historic	Not Historic	Historic	Not Historic	
n_tracts	2	24	11	40	
hh_inc	120577.12	98595.90	155994.72	79767.51	
pct_bl	36.21	5.63	6.86	16.11	
pct_wh	24.48	25.58	40.82	15.72	
pct_hplx	29.14	21.16	21.78	31.15	
own	405.0	422.5	435.0	390.5	
rent	686.0	971.5	722.0	931.5	
pct_own	0.42	0.26	0.32	0.29	
pct_rent	0.58	0.74	0.68	0.71	
wh_own	201.5	107.5	219.0	67.5	
bl_own	82.5	14.5	18.0	54.5	
hplx_own	62.0	29.0	47.0	70.5	
wh_rent	180.0	213.0	329.0	114.5	
bl_rent	233.5	127.0	85.0	200.5	
hplx_rent	225	159	233	265	

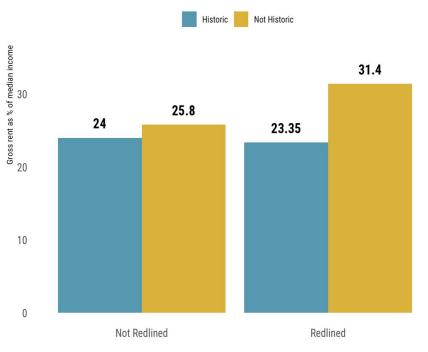
Rent takes 4% more out of household income in Jersey City redlined neighborhoods ...

2020 gross rent as percentage of household income in Census tracts that were majority-graded 'Hazardous' or 'Definitely Declining' by HOLC.

Gross rent as % of median income 29.8 25.8 20 10 0 Not Redlined Redlined

... but within redlined areas, historic district status means gaining or losing twice that.

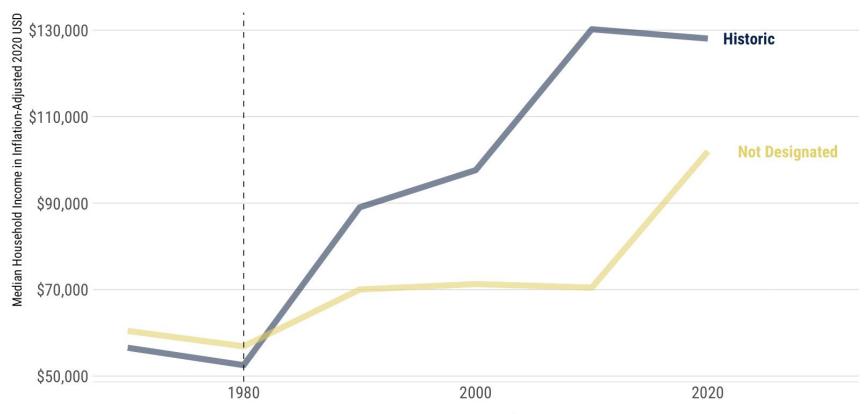
Gross rent as percentage of household income in Census tracts majority-graded 'Hazardous' or 'Definitely Declining' by the HOLC.



Source: U.S. Census Bureau 2020 ACS 5-yr estimates; tract-level HOLC grades of 'C' or 'D' digitized by University of Richmond; Jersey City historic district boundaries via data.jerseycitynj.qov.

Redlined Tract Incomes Spiked After Historic Distric Designation.

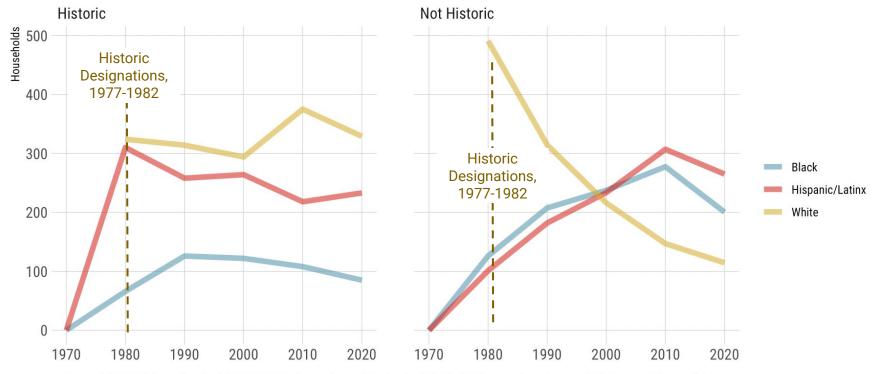
Median 2020 household income estimates across Jersey City census tracts graded 'D' by HOLC.



Source: 2020 ACS 5-yr estimates; 1970-2010 U.S. Census decennial estimates fitted to 2010 census boundaries by Neighborhood Change Database; tract-level HOLC grades digitized by University of Richmond; Jersey City historic district boundaries via data.jerseycitynj.gov.

Redlined Households by Tenure, Race, & Historic Designation Status: Renters

Average household count across all Jersey City census tracts graded 'C' or 'D' in 1939.

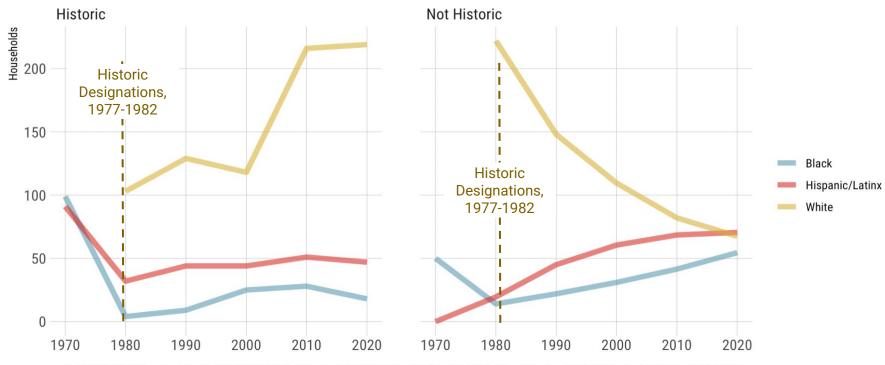


Source: 2020 ACS 5-yr estimates; 1970-2010 U.S. Census decennial estimates fitted to 2010 census boundaries by Neighborhood Change Database; tract-level HOLC grades digitized by University of Richmond; Jersey City historic district boundaries via data.jerseycitynj.gov.

^{*} Missing data in Geolytics' 2010 alone 1970 decennial tenure estimates prevent plotting pre-1980 white tenure proportions.

Redlined Households by Tenure, Race, & Historic Designation Status: Homeowners

Average household count across all Jersey City census tracts graded 'C' or 'D' in 1939.

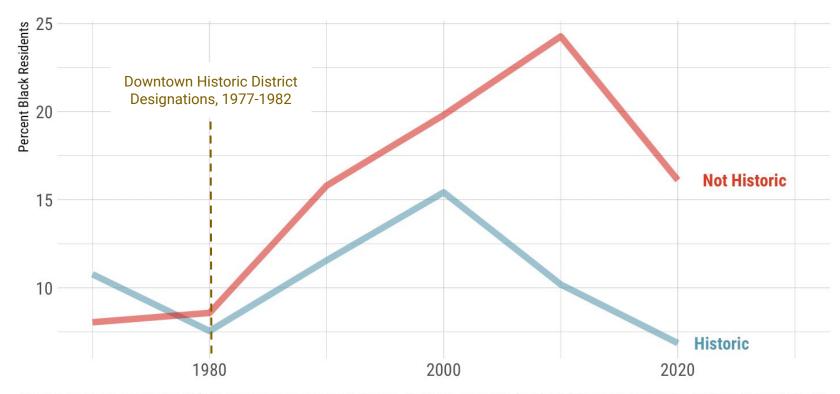


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Redlined Jersey City Census Tracts' Average Percentages of Black Residents, by Historic District Designation Status

Via decennial Census estimates of tract-level black population, 1970-2020.



Source: 2020 estimates imputed from ACS 5-yr; 1970-2010 U.S. Census decennial estimates fitted to 2010 census boundaries by Neighborhood Change Database; tract-level HOLC grades digitized by University of Richmond; Jersey City historic district boundaries via data.jerseycitynj.gov.