.901
H88

PROPERTY OF
RECEIVED
FEB 26 1940
NEW JERSEY STATE LIBRARY
TRENTON

STATE OF NEW JERSEY

ANNUAL REPORT
OF THE
STATE HOUSING AUTHORITY

PROPERTY OF
NEW JERSEY STATE LIBRARY
186 W. STATE ST. PO BOX 520
TRENTON, NJ 08625-0520

JANUARY 1939

STATE OF NEW JERSEY

ANNUAL REPORT
OF THE
STATE HOUSING AUTHORITY



PROPERTY OF
NEW JERSEY STATE LIBRARY

186 W. STATE ST. PO BOX 520
TRENTON, NJ 08625-0520

JANUARY 1939

NEW JERSEY STATE HOUSING AUTHORITY

Commissioners

FRED W. EHRLICH, Chairman
Maplewood

ARTHUR A. QUINN, Vice Chairman
Sewaren

CHRISTIAN H. ZIEGLER
Jersey City

ISORA B. SOMERS
Atlantic City

EUGENE E. AGGER
New Brunswick

Secretary
HARRY I. LUFTMAN
1060 Broad Street
Newark, New Jersey

LETTER OF TRANSMITTAL

To the Governor and the Legislature of the State of New Jersey:

Herewith I am transmitting the Annual Report of the State Housing Authority.

This first report covers the activities of the State Housing Authority since its inception in 1934, and records the progress of public housing in New Jersey. To facilitate an understanding of the purpose and method of these activities, there are also included a brief statement of the housing problem and an account of the Federal housing activities in which we have participated. Finally, the appendix contains a list of some of the reference material compiled by and available at the State Housing Authority, and a roster of the municipal housing authorities in the State.

During the period covered by the report, public housing in the United States has passed through the primitive, experimental stage of its development. New legislation has been enacted, new agencies have been organized, new procedures have been devised and new resources have become available. In spite of apathy, confusion and misinformation, upon which much criticism was based, the provision of decent housing for poor families has finally been accepted as a justifiable responsibility of government.

The experience gained in this trial period has been crystallized in the United States Housing Act of 1937 and its attendant State legislation. Under the provisions of these laws, 28 municipal housing authorities have been established in New Jersey and low-rent housing projects to cost 35 million dollars have been undertaken in cities throughout the State.

Credit is freely accorded the Roosevelt Administration for the remarkable progress which has been made in a movement which transcends partisan interest. Through perserverance in the face of many obstacles, a housing program has been developed which is a practical means to a worthy end. This achievement has been effected through the instrumentality of the housing agencies in the Department of the Interior.

In New Jersey, innumerable public officials and private citizens have cooperated willingly and labored diligently to make a success of the housing program in the State. In these efforts, the State Housing Authority has had an important and responsible part as this report, in a measure at least, will indicate.

Respectfully submitted,

FRED W. EHRLICH

CONTENTS

	Page
Letter of Transmittal	1
Stanley S. Holmes	4
The Housing Problem	5
Existing Conditions	5
Consequences	8
Causes	15
The Housing Program	19
Limited Dividend Housing	19
State Housing Authority	22
United States Housing Authority	24
Municipal Housing Authorities	25
The State Housing Authority	29
Administration	29
Construction Projects	31
Housing Surveys	36
Special Studies	38
Slum Prevention	40
Public Relations	41
Future Activities	42
Appendix	45
Facts on the State's Homes	46
Reference Material	49
Roster of Municipal Housing Authorities	58

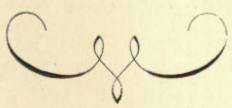
STANLEY S. HOLMES

In the midst of an active and effective career embracing a diversified service, public and private, educational and philanthropic, Stanley S. Holmes, the first Chairman of this Authority, was stricken with death at the very zenith of that career on March 31st, 1935.

Profound sorrow and shock, and a keen sense of loss were the reaction from every quarter in which he had lived his useful life.

Untiring effort, depth of vision, wise counsel and universality of interest in his fellow-men, were the characteristics of Stanley S. Holmes.

Our works will always honor his memory.



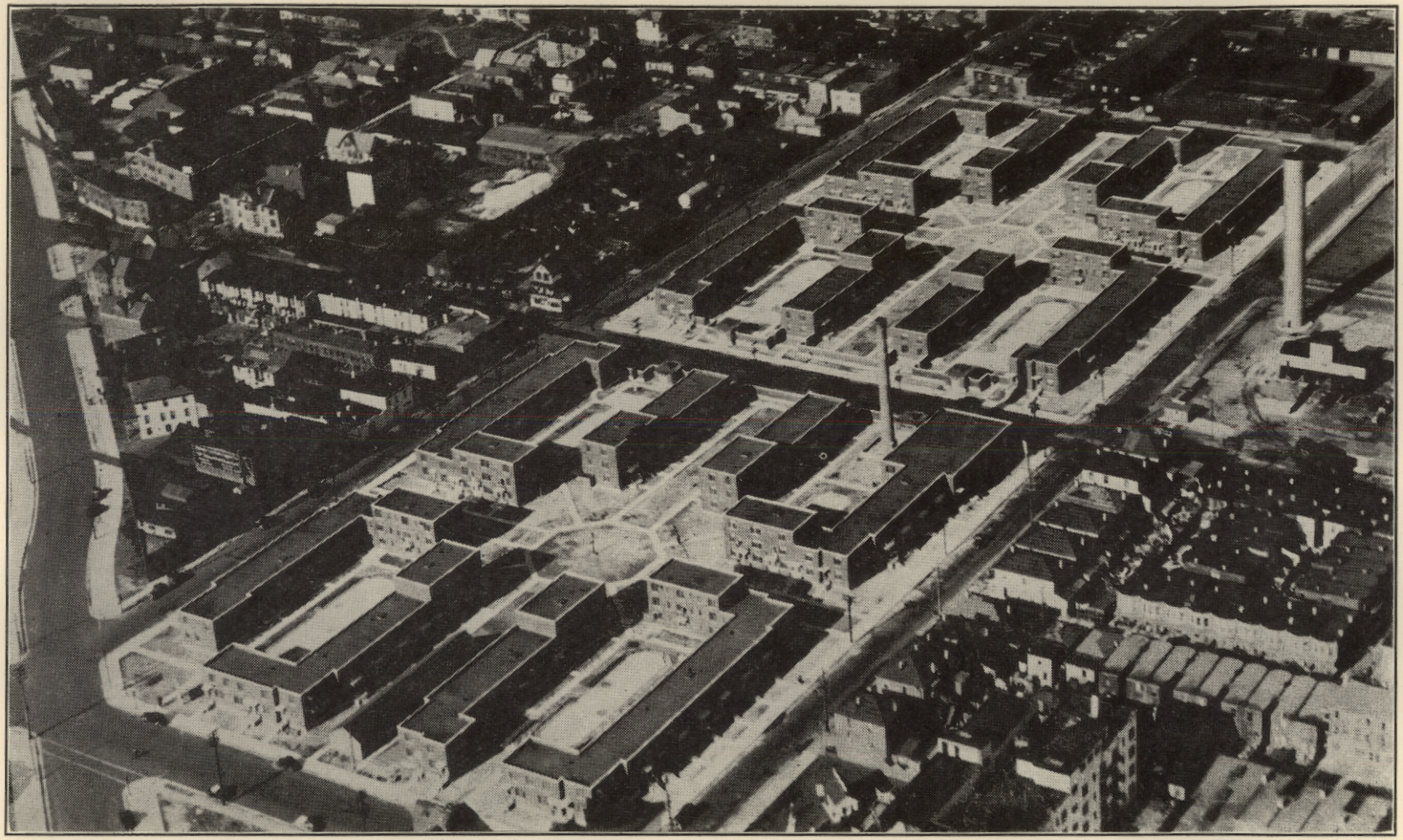


Photo by United States Housing Authority

STANLEY S. HOLMES VILLAGE, ATLANTIC CITY



Photo by United States Housing Authority

WESTFIELD ACRES, CAMDEN

THE HOUSING PROBLEM

Housing is a problem with many and diverse aspects. As shelter, it is the most elemental human need, excepting only food. In its development from the cave to the standard house of today, housing has become deeply rooted in human habit and custom; through complicated interests and involved procedures, it has emerged as a complex and baffling problem.

The community has a vital interest in the solution of this housing problem. Construction is our largest industry. Most of the wealth of the country is invested in real estate. Moreover, housing, as the physical environment of the home, largely shapes the conduct of the family and the character of the individual. What concerns housing profoundly affects the general welfare.

Existing Conditions

Primarily, the housing problem is economic. One-third of our families cannot afford housing which conforms to minimum standards of comfort, health and decency. These families occupy worn-out housing abandoned by the higher income groups of earlier generations.

Such housing exists in almost every community in blighted areas which are characterized by darkness and dirt, by poor construction and poor sanitation. Dilapidated houses face on mean streets and, in the rear, look out on backyard litter and filth.

Structures are not weather-proof and have inadequate heating equipment so that, as housing, they do not even fulfill their primary function of giving protection from the elements. Common toilets in the yard or hallway are shared by two, three or a dozen families. Buildings are crowded on the land and people are crowded in dwellings which grow steadily worse through neglect and decay.

THE HOUSING PROBLEM

The widespread existence of bad housing is confirmed by available statistics. Since 1934, inventories of housing conditions have been conducted in hundreds of cities throughout the country. The tabulations of these surveys afford a basis for estimating the nationwide extent and character of substandard housing. For example, from an enumeration of 4½ million structures containing 6½ million dwelling units in 202 cities (omitting New York) significant housing factors have been tabulated as follows:

Residential Structures, Total - 4,509,028

16% Needed major repairs or were unfit for use.
70% Wood construction.
25% More than forty years old.

Dwelling Units, Total - 6,308,332

5% No running water.
15% No private toilet.
20% No bath.
40% No central heat.
17% Crowded. (Contained more than one person per room.)
5% Extra families (doubled-up)

From these statistics, it is estimated that more than one million, or 18%, of the dwelling units in these cities were below the requirements of a reasonable American standard of living. Five percent, or almost 300,000 of the families had not separate homes but were doubled-up with other families in single dwelling units.

Farm housing has been found to be even worse than urban housing. One-half of the farm dwellings are reported to be in need of major repairs or unfit for use. Five out of six had no running water. Six out of seven had no electricity. Eleven out of twelve had no bathroom.

THE HOUSING PROBLEM

In New Jersey, similar Real Property Inventories, made by the State Housing Authority in 1934, covered the housing of 85% of the urban population of the State. The tabulations of these surveys showed New Jersey's housing to be better with respect to equipment but in worse general condition than the country-wide average.

The tabulations of significant factors for New Jersey were as follows:

Residential Structures, Total - 486,058

24% Needed major repairs or were unfit for use.
77% Wood construction.
20% More than forty years old.

Dwelling Units, Total - 856,562

1% No running water.
7% No private toilet.
14% No bath.
30% No central heat.
15% Crowded.
5% Extra families.

Of course, bad housing is not evenly distributed throughout the State or even throughout a city. It is concentrated in slums and blighted areas whose sizes vary from place to place. The housing in Trenton, as a whole, is close to the average for the State. However, a blighted area in Trenton, which is better than similar sections in all the large cities of the State, contains housing with the following characteristics:

Residential Structures, Total - 871

34% Needed major repairs or were unfit for use.
74% More than forty years old.

Dwelling Units, Total - 1,778

20% No private toilet.
36% No bath.
64% No central heat.
23% Crowded.
8% Extra Families

None of these surveys takes into account less tangible but equally detrimental factors such as poor design, small rooms, insufficient light and air, presence of rats and vermin, fire hazards, violation of sanitary codes, etc. Nevertheless, the available data substantiates, with respect to housing, the harsh statistical basis for the statement made by President Roosevelt in his inaugural address that "one-third of the nation is ill fed, ill housed and ill clothed."

Consequences

The evil consequences of bad housing are evident in the ill health of its occupants. Certain disease and mortality rates are very much higher among the occupants of bad housing than among families residing in good housing.

Studies have been made by the State Housing Authority of the residences of cases of infant mortality in several cities of the State, because infant mortality is considered a sensitive indicator of general health conditions. The results of these studies show consistently higher infant mortality rates in poor neighborhoods than in good neighborhoods.

Illustrating this point is the study of infant mortality in Paterson. Infant mortality rates over a five-year period were calculated for each housing tract in the city for comparison with housing tract ratings. Housing tracts are divisions of the city outlined so as to be relatively homogeneous in character of residential accommodations. Each housing tract has been given a rating which is an evaluation of the quality of the housing in it.

The resulting comparison of housing tract ratings with total infant mortality rates per 1,000 live births is as follows:

Housing Tract No.	Rating	Average Annual Infant Mortality Rate
1	39	70
2	41	65
3	55	54
4	55	47
5	63	40
6	64	41
7	77	29
CITY	55	54

From these figures, it is obvious that the housing tracts with low residential ratings have high infant mortality rates, while the tracts with high ratings have low infant mortality rates. In the three tracts having the lowest ratings, the infant mortality rates exceed the city average, whereas the four tracts with higher residential ratings have infant mortality rates below the city average. The infant mortality rate in the worst housing tract is more than twice as high as the infant mortality rate in the best housing tract.

To obtain more specific information about the housing in which infant mortality occurred, the Real Property Inventory classification of condition of structure for the residences of the cases, was compared with the same data for the entire city. The tabulations of this comparison are given below:

RESIDENCES OF INFANT MORTALITY CASES
COMPARED TO ALL DWELLING UNITS

Condition of Structure	Residences of Cases		All Dwelling Units In City		Percent Having Cases
	No.	%	No.	%	
Good Condition	5	0.9	1,121	2.8	0.4
Needs Minor Repairs	136	24.2	13,008	32.9	1.0
Needs Major Repairs	323	57.5	21,751	55.0	1.5
Unfit for Use	98	17.4	3,677	9.3	2.7
Total Reports	562	100.0	39,557	100.0	1.4

From this data, it is again evident that the residences of infant mortality cases are consistently worse than the average of the dwellings of the entire city. In dwelling units in poor condition, infant mortality is of much more frequent occurrence than in dwelling units in good condition.

Using the same method, tuberculosis death rates have been studied in a number of cities because tuberculosis is peculiarly a house disease. The tubercle bacillus survives for weeks or even months in a dark room but will be destroyed in fifteen minutes out of doors in the sunlight. Obviously, this prolongation

of bacillus life increases the possibility of infection passing from a patient to other members of his family or to other tenants in the same premises.

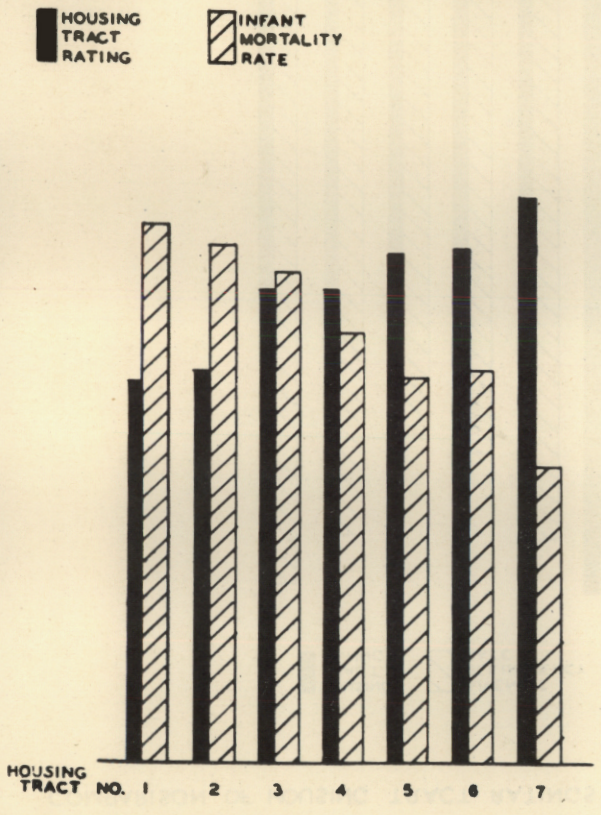
The results of such a study for Jersey City, which are typical of the results in the other cities, are as follows:

Housing Tract No.	Rating	Average Annual Tuberculosis Death Rates Per 10,000 Population
1	34	11.8
3	35	10.5
2	45	8.9
11	55	7.7
12	64	4.6
10	64	6.6
7	65	7.9
6	65	8.0
9	68	6.6
4	69	5.7
5	75	4.4
8	80	5.0
CITY	64	7.2

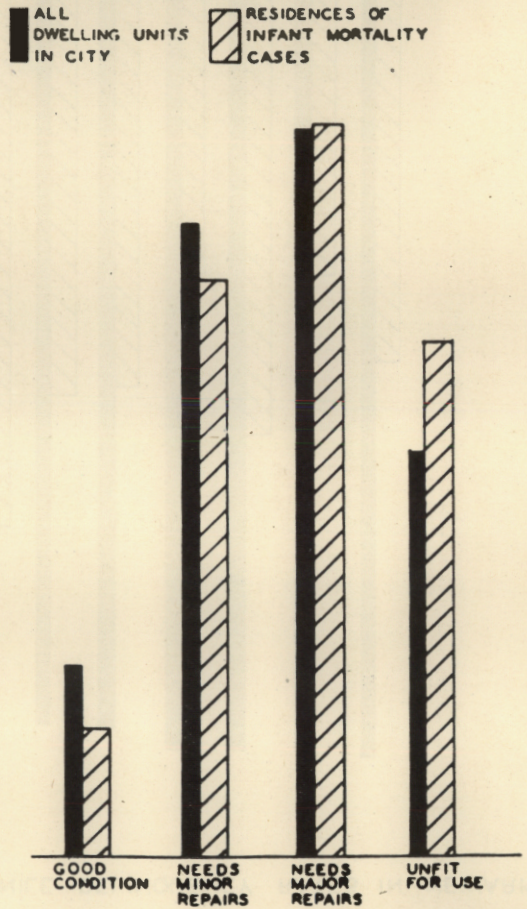
Here again, the poor housing tracts have high tuberculosis death rates, while the good housing tracts have relatively low tuberculosis death rates. The tuberculosis death rate in the best housing tract is less than half the death rate in the worst housing tract.

Other consequences of bad housing and congestion are high delinquency and crime rates in blighted areas. Juvenile delinquency was selected as a subject or investigation in its relation to housing, because it may be considered an index to crime. Most adult criminals committed their first offenses as juveniles and, based on this relation of juvenile delinquency to adult crime, the existence of cases of juvenile delinquency may be taken as a measure of the influences which lead to crime.

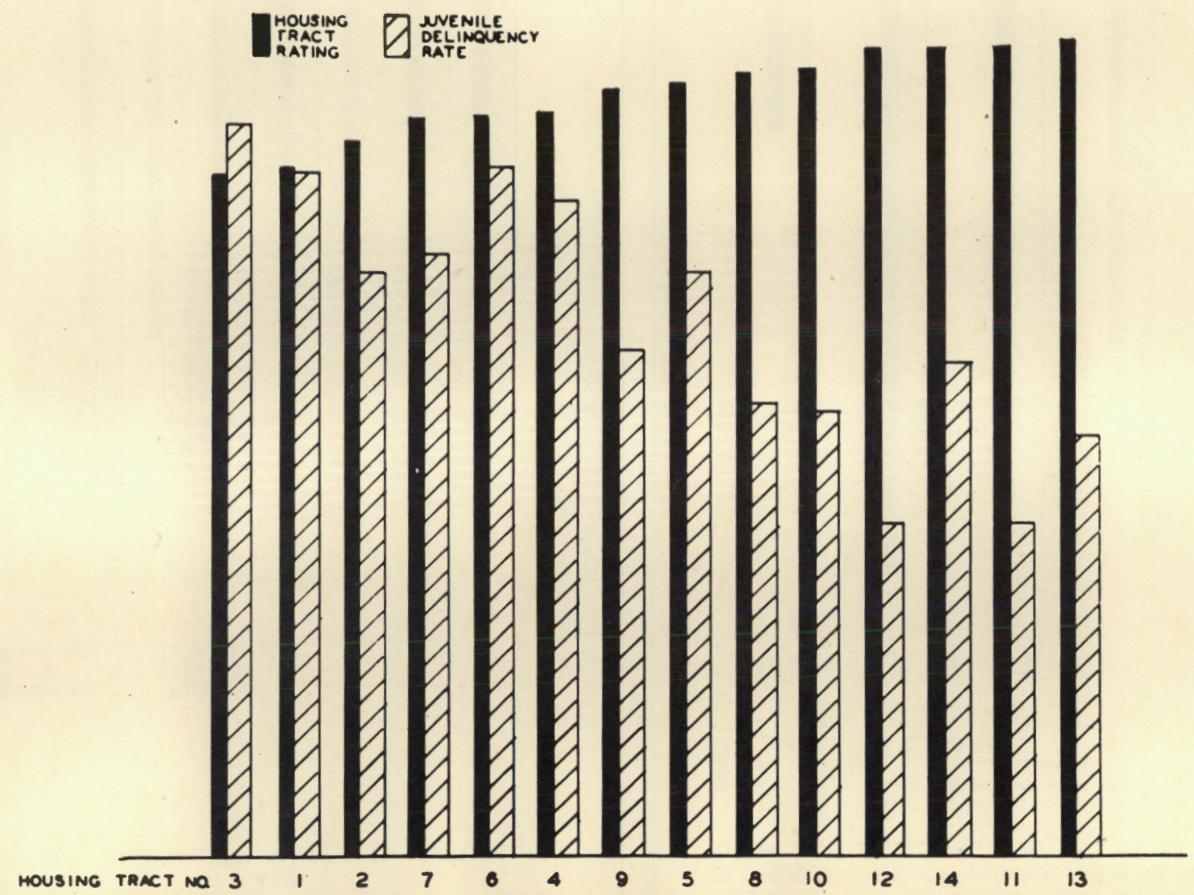
COMPARISON OF HOUSING TRACT RATINGS AND INFANT MORTALITY RATES IN PATERSON.



COMPARISON OF CONDITION OF STRUCTURE OF RESIDENCES OF INFANT MORTALITY CASES WITH ALL DWELLING UNITS IN CITY.



COMPARISON OF HOUSING TRACT RATINGS AND JUVENILE DELINQUENCY RATES IN NEWARK.



THE HOUSING PROBLEM

The influence of poor housing, as a part of the bad environment of a susceptible child, is readily apparent. When a house is crowded, cold, dark, badly ventilated or otherwise repulsive, play or friendly visiting in the home is discouraged, and the child will spend as little time as possible there. In neighborhoods where playgrounds are inadequate, children will naturally congregate in gangs in alleys, halls and cellars where they are remote from parental supervision and even from adult observation. Dilapidation and defective sanitary equipment in the home make cleanliness difficult and lower morale. Overcrowding, incessant noise and lack of privacy increase nervous tension and reduce emotional stability. Consequently, if juvenile delinquency is of more frequent occurrence in neighborhoods of bad housing than in good neighborhoods, it may be assumed that housing is one of the factors chiefly responsible for it.

Using the method outlined above, the residences of juvenile delinquents have been classified by housing tracts. Typical of the results in several cities is the comparison for Newark of housing tract ratings with juvenile delinquency rates per 10,000 children, given below:

Housing Tract No.	Rating	Average Annual Delinquency Rate
3	40	148.0
1	42	102.9
2	48	151.6
7	54	76.6
6	55	95.1
4	56	125.1
9	64	43.4
5	65	71.7
8	69	54.8
10	71	62.2
12	78	20.2
14	79	74.7
11	80	18.4
13	82	48.5
CITY	59	86.0

In general, it is apparent that there is a pronounced tendency for the housing tracts with low residential ratings to have a high juvenile delinquency rates, whereas the tracts with high residential ratings have much lower delinquency rates. With the housing tracts arrayed in order of rating beginning with the lowest, the delinquency rates do not range consistently downward, but this is due only to the effect of other causal factors. Nevertheless, the eight best residential tracts have delinquency rates which are lower than the city average, while five of the six poorest housing tracts have delinquency rates which are substantially higher than the average rate for the city. The delinquency rate in the worst housing tract is more than three times as high as the delinquency rate in the best housing tract.

Perhaps the physical environment, which in blighted areas is mainly bad housing, is not the major cause of this excess of delinquency and disease. It is possible that poverty, with its attendant evils, such as poor diet, ignorance and poor heredity, is the underlying cause of crime and disease. In any case, the enforced tenancy of bad housing makes occupants vulnerable; and one remedy is likely to be attained in the improvement of the physical environment. Very little can be done about poor heredity. Ignorance yields slowly to education. Poverty itself cannot be quickly eliminated. But a relatively easy way to better living conditions is available through slum clearance and the construction of low-rent housing.

Furthermore, the consequences of these conditions are cumulative. Disease spreads. Crime is contagious through association. The cost of crime and its suppression, of disease and its cure, become a heavy burden on the community. In fact, it has been found that the cost of providing municipal services to the residents of the blighted areas is many times as great as the tax revenue from these areas.

Diminishing residential property values with lowered assessments and reduced tax revenues have been known for some time to be characteristic of blighted areas. But the tremendous size of the deficit which the municipality incurs in these areas has only recently been determined with some precision. For example, a study of a blighted area of only nine blocks in Atlantic City, made by the State Housing Authority, showed expenses totaling $153,372 paid out of taxes while the tax income from this area was $17,070. The annual operating loss to the municipality was $136,301. A statement of the municipal income from and expense for maintaining this blighted area is given on the following page.

Because these deficits must be absorbed by the residents of other sections of the city, the community's interest in good housing is actually a financial one. Cities are indirectly subsidizing the bad housing in their blighted areas without deriving the benefits which would accrue from subsidizing good housing to the amount of these deficits.

The direct and indirect costs of slums and blighted areas are reflected in the tax rate which may become so burdensome as to force industries to move out of the city. The resultant increase in local unemployment still further lowers the economic status of the slum dwellers, decreases municipal revenues, and diminishes the resources of the community in coping with the situation.

At the same time, those who can afford it, move their residences out of the blighted areas, leaving the expensive investment of the community, in services and utilities, to fall into disuse. Meanwhile, the city, or its suburbs, is obliged to provide new services and utilities in thinly populated outskirts where they will not be used to capacity for years to come.

Thus, at every point, waste multiplies waste. As we have seen, mixed with and contributing to these financial costs of slums are the appalling social costs indicated by excessively high juvenile delinquency, crime, disease and death rates in the blighted areas. The consequences of bad housing reach in widening circles to all parts of the community.

STATEMENT OF INCOME FROM AND DIRECT EXPENSES
OF MAINTAINING BLIGHTED AREA
IN ATLANTIC CITY, N. J.

Municipal Expenses

Board of Education	$ 27,449.42
Police Department	4,021.66
Fire Department	1,153.68
Street Cleaning	865.26
Street Paving and Repairs	1,138.50
Street Lighting	1,319.75
Sewer Maintenance	258.06
Incinerator	622.39
Trash Collection	1,108.14
Garbage Collection	1,563.54
Maintenance of Dumps	60.72
Public Library	824.27
Health Department (Supervision)	540.41
Municipal Hospital	1,705.00
Overseer of Poor	205.00
Probationary Service	257.06
Playgrounds	1,335.84
Emergency Relief (By City and State Funds)	108,943.76
TOTAL EXPENSES PAID OUT OF TAXES	153,372.46
TOTAL INCOME FROM TAXES AND WATER RENTS	17,070.56
OPERATING LOSS	136,301.90

OTHER AGENCIES

Atlantic County Visiting Nurse and Tuberculosis Association	$ 497.79
Atlantic County Hospital for Mental Diseases (Asylum)	1,908.49
Atlantic County Hospital for Tuberculosis Diseases (Pine Rest)	187.00
Atlantic County Almshouse (Home for Poor)	427.54
Red Cross Service	6,037.00
Parochial Schools	350.00
St. Nicholas Church (Relief Fund)	300.00
Atlantic City Welfare Bureau	484.00
Atlantic City Hospital	3,201.97
TOTAL	13,393.79
TOTAL COST OF MAINTAINING SECTION	166,766.25
TOTAL COST OF MAINTAINING SECTION IN EXCESS OF INCOME	149,695.69

Causes

The fundamental cause of the housing problem is the relatively high cost of housing. Adequate housing cannot be built to sell or rent within the means of a majority of the population. A comparison of the value of existing accommodations with the value of new construction for the six largest cities of the State is given below. An estimate of the value or rent equivalent of existing accommodations, which is an indication of what the families in these cities can afford, is available from the New Jersey Real Property Inventory. (Dwelling unit value can be considered to be about two times the annual income of the occupants.) Statistics on value of new residential construction during the years 1929 - 1935 have been obtained from a survey of building permits made by the United States Department of Labor.

Estimated Value Per Dwelling Unit	Existing Accommodations		New Construction	
	Number	Percent	Number	Percent
Under $2,000	58,750	24.0	36	0.5
$2,000 - $4,999	148,945	60.8	1,360	20.1
$5,000 and over	37,282	15.2	5,326	79.4
	244,977	100.0	6,722	100.0

From these figures, it is obvious that the amount of new construction is adequate only in the value group above $5,000 where existing accommodations would be reproduced in fifty years. This is the critical point of the housing problem. New homes can be built only at values which few, other than the wealthiest 15% of our families, can afford to buy or rent. Even in the value group between $2,000 and $5,000, there is only a small volume of new construction near the upper limit of value. A negligible volume of new housing is constructed for the low-income families who inhabit the blighted areas, and these few units are not standard construction.

Because of the inflexibility of the cost of housing, the unquestioned need of low-income families cannot translate itself into effective demand. For example, in spite of urgent need for housing, new construction in Elizabeth, during the same seven year period, has been insufficient to provide for the city's growth. Annual new construction amounting to 145 dwelling units has been offset by an average demolition of 90 dwelling units leaving an excess of 55 units to provide for an esti-

mated increase in families of 225 (a low estimate in comparison with marriages amounting to 845 per year). As a result, vacancies decreased from 7.4% in 1934 to 2.4% in 1937 and 1.3% in 1938 when they numbered 331 dwelling units. Since normal vacancy, to allow for necessary movement and for vacancies which, by size, rent, location or otherwise, are unsuited to the requirements of prospective tenants, it is estimated at 5%, the low vacancy of 1.3% is actually a condition of acute quantitative shortage. At the same time, there were 1,538 dwelling units classified as unfit for use and 8,201 needing major repairs, indicating an extensive qualitative deficiency. Yet these deficiencies have not served to stimulate new construction.

This maladjustment, wherein the cost of housing is out of reach of most of its potential consumers, intensifies the difficulty of the housing problem. Simply increasing the general level of family income presumably would not solve the problem because such a step would also increase, proportionately, the cost of producing housing. Good housing would remain as far as ever beyond the reach of the relatively low-income families, and this primary cause of slums and blight would still operate in full destructive force.

The chief reason for the high cost of housing is the fact that home building is a local, retail business producing a handmade article. In some respects, we still build, as the Egyptians did, by placing one brick on top of another. Certainly, machine processes, large-scale operatons and scientific management, which have transformed so many other industries, have hardly touched construction.

The retail character of the industry is indicated by the statistics on dollar volume of business per establishment in 1929, the most recent active year. In New Jersey, there were then 1,278 general contractors whose average volume of business was $12,741 and 4,635 sub-contractors in general construction whose average volume was $9,020. Larger operators were 184 general contractors whose average volume was $92,000 and 33 operative builders having an average volume of $233,000. Even the latter, relatively large operators, probably did not built an average of more than 50 dwelling units and two-thirds of their work was let to subcontractors.

Under this small-scale system of operation, to which no practical retail alternative is in prospect, workers skilled in many handicrafts, bricklayers, carpenters, plumbers, electricians, plasterers, painters, etc., are employed sucessively and intermittently, at work subject to wide seasonal and cyclical fluctuations. Under the circumstances, they must obtain a very high hourly rate merely to earn a minimum living wage annually.

Management and its responsibilities are subdivided among a general contractor and a number of subcontractors whose fields conform roughly to the craft divisions of the work. Numerous contractors and subcontractors, purchasing small quantities of many sizes and grades of material and equipment, necessitate retail handling and slow turnover of materials with inevitable increase in cost and, ultimately, in the cost of housing.

To the costs of construction must be added the cost of retail land development including retail legal fees. The cost of the lot may include several speculative profits as well as the cost of carrying it during the ripening period. As has been stated above, the cost of sporadic development and premature subdivision may be included in assessments and taxation.

The financing of housing has also been a large factor in its high cost. Because of rapid, haphazard growth of cities, shifts in industry and population, insecure employment, instability of residential neighborhoods, narrow marketability of high-priced houses, etc., the risks of financing have been large, and financing charges have been correspondingly high. Moreover, financing institutions with large holdings in real estate mortgages necessarily have an extensive financial interest in existing properties with which new construction is in competition. Consequently, funds for new construction are readily available only in booms when all costs are at a peak while little building is done during depressions when costs are relatively low.

Among other factors contributing to the high cost of housing is the diversity of the building codes which municipalities have adopted in an effort to regulate construction. While building codes have raised standards of construction, they have also increased its cost and intensified the disabilities of the in-

dustry. Although New Jersey is a small State in area, its municipalities have literally hundreds of different building codes which, in metropolitan sections, often means different codes for opposite sides of the same street. The impossibility of meeting, or even of knowing, the multiple requirements of the various codes prevents widespread, large-scale operations and precludes standardizing or prefabricating materials or rationalizing methods.

The small builder, absorbed in keen competition and harassed by confusion and inefficiency, has difficulty in securing good information about sound methods of construction and appropriate uses of materials and equipment. Knowledge of the market for his product and ability to forecast market conditions are almost entirely lacking. The copious business statistics which have been furnished to other industries during the past twenty years have not been available at all for construction until recently and are still woefully inadequate. Mistakes made in misjudging potential markets will sooner or later be reflected in the cost of speculative building.

In the two latter disabilities of construction, diverse building codes and lack of market statistics, it is within the province and resources of government to eliminate the difficulty as it is, also, to reduce risk by stabilizing neighborhoods through better planning and zoning. These steps are in natural sequence to the insuring of high-percentage mortgages on low-risk loans by the Federal Housing Administration, through which a drastic reduction in financing charges has already been effected. At the same time, the construction industry has made intensive efforts, in the last few years, to simplify design, to develop improved materials and equipment, and to rationalize methods, resulting in a consistent lowering of costs.

By exploiting these possibilities, the normal construction market may be expanded to take in the upper half of the families in the $2,000 - $5,000 value group. There is little likelihood that it will be possible for private enterprise to build for families which have annual incomes under $1,000 and cannot afford homes valued at more than $2,000. Consequently, recent governmental efforts to house families below the $2,000 value are not in any way competitive with private enterprise. Public and private initiative function in the separate housing fields where each can best serve the public interest.

THE HOUSING PROGRAM

Housing as a public problem is new only in the single aspect of the government's attention to it. During the 150 years since the beginning of the industrial era, population has concentrated in cities. Simultaneous with this trend, spasmodic agitation for housing reform has wakened civic consciousness to the need of making this concentration a constructive, rather than a destructive, factor in community life.

General appreciation of a public problem in housing did not, however, attain any magnitude until the first years of this century, and little action was taken then except to provide building codes and tenement house regulation of which, until recently, the chief result was better housing for those who could afford it. The public had been made aware of the existence of a housing problem, but it had not yet accepted a housing program as a public necessity. Against the assumption that slums are uncontrollable evils, the movement for housing reform, while possessing astonishing vitality, had to content itself with meagre achievements.

Widespread recognition of the seriousness of the housing problem and recent efforts to deal with it began with President Hoover's Conference on Home Building and Home Ownership in 1931. Specialists from all parts of the country attended the meetings and served on the committees of this Conference in an effort to assemble and analyze the essential facts of the situation.

Limited-Dividend Housing

With the intensification of the depression, by 1932, the volume of new residential construction had sunk almost to 10% of the 1926 peak. Unemployment was especially acute in the building trades. Congress included in the Emergency Relief and Reconstruction Act of that year, a provision authorizing the new Reconstruction Finance Corporation to make loans, for the construction of low-cost housing projects, to limited-dividend housing corporations which were subject to state or municipal regulation.

The primary purpose of this legislation was to relieve the depression by creating employment in the building trades and by stimulating the capital goods industries. The provision of decent homes for slum dwellers was a relatively minor aim. This treatment of the housing program simply as an emergency measure, calculated to induce economic recovery, facilitated the passage of housing legislation but later seriously hampered the administration of housing agencies.

In New Jersey, the hope of renewed housing activity, expected to result from emergency Federal legislation, evoked an immediate response. Early in 1933, the Legislature enacted the Public Housing Law (Revised Statutes, Title 55, Chapter 15) in order to provide the requisite regulation which would make New Jersey housing corporations eligible for loans from the Reconstruction Finance Corporation. Such corporations were declared to be public utilities, and their regulation as to capital structures, rents, design and cost of project, etc., was placed under the jurisdiction of the Public Utility Commission.

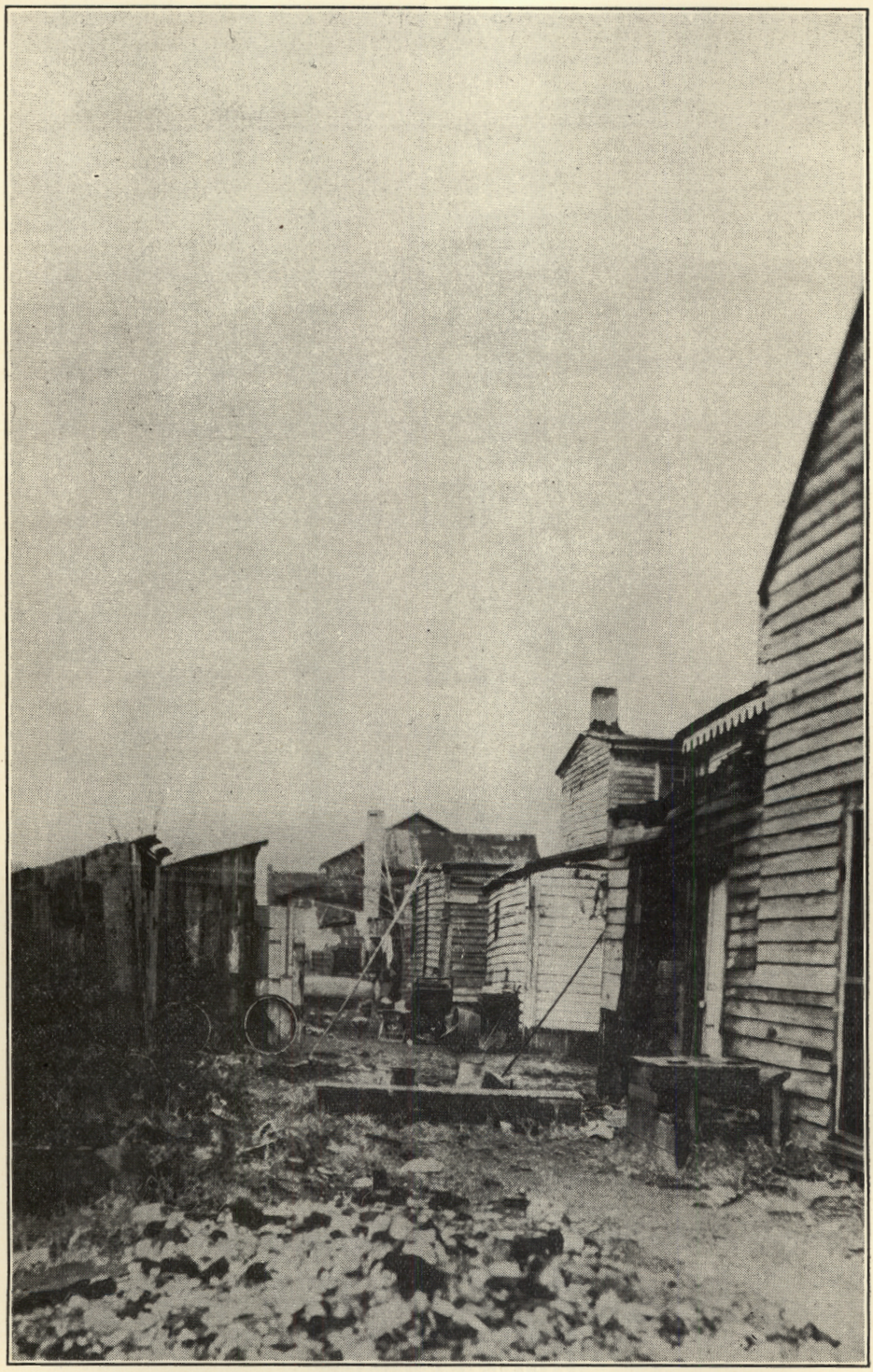
Under the provisions of this law, eight housing corporations were organized in the State, seven received the preliminary approval of the Public Utility Commission, but none was granted loans by the Reconstruction Finance Corporation. In fact, in the whole country, the only housing loan obtained from the Reconstruction Finance Corporation, was for the construction of Knickerbocker Village, a slum clearance project in New York City.

It soon became evident that this method was not producing either housing or employment. Consequently, in the National Industrial Recovery Act, which was passed in June of the same year, the Public Works Administration was authorized by Congress to undertake the "construction, re-construction, alteration or repair, under public regulation or control, of low-rent housing and slum clearance projects."

To administer the housing activities of the Public Works Administration, Secretary Ickes, the Administrator, established a Housing Division under the direction of Robert D. Kohn, a New York architect. Under the Housing Division, another effort was made to induce private enterprise to undertake the con-



SITE OF STANLEY S. HOLMES VILLAGE, ATLANTIC CITY



SITE OF STANLEY S. HOLMES VILLAGE, ATLANTIC CITY

struction of housing projects through the instrumentality of limited-dividend corporations. Loans of 85% of the project cost, at 4% interest and 30 year amortization, were made available to applicants which could furnish 15% equity.

Excellent missionary work was done throughout the country in disseminating information about housing, but again concrete accomplishments were small. Out of 533 applications received by the Housing Division for limited-dividend projects to cost $2,000,000,000, only eighteen could be given tentative approval and only seven were actually built. The principal reason for the rejection of so many of these applications was the inadequacy or complete lack of equity financing. Also, in many states, there was no legal provision for the requisite "public regulation or control." Furthermore, it was obvious that these projects could not possibly achieve low rentals.

As a result of the failure of this phase of the program, the Public Works Administration was compelled to take the initiative, in promoting low-rent housing projects, in the interest of employment and recovery. The Public Works Emergency Housing Corporation was formed as a Federal agency to undertake directly the construction of housing projects. It was intended to carry on this activity parallel to the limited-dividend projects of the Housing Division. However, an adverse ruling by the Comptroller General prevented the financing of the Public Works Emergency Housing Corporation, and this effort also had to be abandoned.

Thereupon, the Housing Division itself undertook to handle public housing projects like other kinds of public works, under the provisions of the National Industrial Recovery Act. This Act provided for grants of 30% and loans, at 4% interest, of 70% of the total cost of public works projects to public bodies. However, such public bodies, empowered to undertake housing, were not in existence, and it was necessary for the states to pass legislation authorizing their establishment.

State Housing Authority

To enable New Jersey to qualify for participation under these provisions, the State Housing Authority Law (Revised Statutes, Title 55, Chapter 14) was enacted by the Legislature in December 1933. This Law created a new State Department, the State Housing Authority, which was empowered to undertake and operate slum clearance and low-rent housing projects for families of low income, to receive from the Federal Government loans and grants covering the cost of such projects, and to make studies and surveys of housing conditions.

The State Housing Authority was organized and began functioning early in 1934. As soon as possible, proposals for housing projects were prepared and submitted to the Housing Division, in the direction of which Col. Horatio B. Hackett had succeeded Mr. Kohn upon the latter's resignation. Before this program had progressed very far, Congress passed the Emergency Relief Appropriation Act of 1935 with an allocation of $450,000,000 for housing. This Act increased the authorized grants to 45%, with loans for the balance of the project cost. Under these more favorable terms, additional project applications were forwarded to the Housing Division by the State Housing Authority until, at one time, eleven projects in New Jersey had received preliminary approval. Throughout the country, 95 projects to cost $265,000,000 had been approved by the Housing Division under Angelo R. Clas who succeeded Col. Hackett.

These efforts received a serious setback in a Court decision on a case arising in Louisville, Kentucky, in which the right of the Federal government to condemn land for housing, as a public use, was denied. While the decision was probably not well taken and might have been reversed on appeal, the exigencies of the situation would not permit delay. Because of the urgency of the need of quickly providing employment, the housing program was drastically curtailed and the President was obliged to transfer housing funds to work relief projects that could be more rapidly begun. In consequence, only those projects where land could be quickly acquired by negotiation, were continued. The reduced program consisted of 51 projects in 36 cities to be constructed at a cost of $130,000,000. The New Jersey projects were reduced to two, a slum clearance project in Atlantic City and a low-rent housing project in Camden.

THE HOUSING PROGRAM

In carrying out this construction program, the Housing Division, under the direction of Messrs. Hackett, Clas and, subsequently, of Howard A. Gray, performed a unique and unprecedented task. Under the control of a single agency, homes were constructed to house 75,000 persons in 22,000 dwelling units.

Some of the best architects in the country were employed in the development of unit plans and site layouts. At the peak of activity, 2,200 architects, engineers and draftsmen were engaged at a cost of $4,000,000 in the preparation of plans for 51 projects in all parts of the country. Almost 4,000 parcels of real estate were purchased for $23,000,000 after negotiations with 11,000 persons. About 3,000 surveyors, appraisers, etc., were paid $1,000,000 for this phase of the work. Before construction could be started, 30,000 persons in 9,000 families living on project sites, had to be relocated. For work on the construction of the projects, 47,000 building trades workers received $41,000,000. Adding to these the workers employed in the manufacture of materials, it is estimated that 1,000,000 man months of employment were provided. Almost 17,000 refrigerators were purchased on a single order at one-half their retail cost. The 22,000 tenants for the projects had to be selected from 78,000 applicants. As the program advanced, technical information had to be systematized and circulated through bulletins and training courses for architects, project managers, etc.

Direct evidence of the success of the undertaking is found in the fact that 26 cities in which projects have been constructed have since secured earmarkings for additional projects under the United States Housing Authority, successor to the Housing Division.

These 51 projects and the seven limited-dividend projects, as finally constructed, served as an invaluable demonstration of the possibilities of public housing. A primary requisite of project design was that every dwelling unit have cross ventilation and adequate daylight. To attain this, projects are not more than two rooms deep, and the coverage of land by buildings is usually less than 30%. The remaining open space is landscaped and used as playgrounds for small children. Construction is fireproof. Room sizes are adequate. Each dwelling

unit has running water and a means of heating water, with provisions made for cooking and refrigeration. Every dwelling has a private water closet and provision for bathing. Heating equipment is provided if the climate calls for it. Tenants must be low-income families who formerly occupied substandard accommodations. No more than one family and no lodgers are permitted in a dwelling unit. No more than two persons may occupy one bedroom and only one person can sleep in the living room.

During the construction of these projects, additional housing legislation, under consideration in Congress, resulted in the United States Housing Act of 1937 which transferred responsibility for the construction of the housing projects to local housing authorities but provided for Federal financing and regulation.

The United States Housing Act of 1937 embodied the results of the valuable experience gained in the previous housing activities of the Federal government. It made available $500,000,000 for loans to state, county or municipal housing authorities for the construction of slum clearance and low-rent housing projects. Such loans, at ½ of 1% more than the going Federal rate of interest, cannot exceed 90% of the total cost of the housing project and must be amortized within sixty years.

United States Housing Authority

A corporation known as the United States Housing Authority was created in the Department of the Interior to administer the Act. The United States Housing Authority was authorized to contract to make annual grants, not exceeding 1% more than the going Federal rate of interest on the total project cost, to assist the local housing authorities in achieving low rents in their housing projects. The municipality must also contribute to this purpose at least 20% of the annual Federal grant. This local contribution can be made through partial tax exemption with the acceptance by the municipality of a service charge in lieu of ad valorem taxes.



Photo by United States Housing Authority

STANLEY S. HOLMES VILLAGE, ATLANTIC CITY



Photo by United States Housing Authority

WESTFIELD ACRES, CAMDEN

The construction cost of dwelling facilities, financed by the United States Housing Authority, cannot exceed the average cost of dwelling units currently produced in the same locality, or, in any case, cannot exceed $4,000 per dwelling unit and $1,000 per room in cities under 500,000 population, or $5,000 per dwelling unit and $1,250 per room in cities of more than 500,000 population. Every project must provide for the elimination, by demolition or repair, of unsafe and insanitary dwelling units equal in number to those constructed. Tenancy in the housing projects is restricted to families of low income who are defined as "families whose income does not exceed five times the rental of the dwellings" except that "in the case of families with three or more minor dependent such ratio shall not exceed six to one."

The United States Housing Authority was established in November 1937, when the President appointed Nathan Straus, Administrator. During the ensuing 14 months, rapid progress has been made and the new housing program has been definitely outlined. Adequate housing legislation has been passed in 33 states. More than 220 local housing authorities have been created. Funds have been allotted for 155 housing projects to cost $700,000,000. Specific loan contracts based on preliminary plans for 75 projects, have been signed. Almost 9,000 dwelling units are already under construction. The projects, experienced personnel and other resources of the Housing Division have been transferred to the United States Housing Authority.

Municipal Housing Authorities

To meet the requirements of local participation in the annual grant by partial tax-exemption, etc., the New Jersey Legislature enacted the Municipal Housing Authorities Law (Revised Statutes, Title 55, Chapter 14A) in March 1938. This Law authorized municipalities to create housing authorities to be Commissions composed of five unsalaried members. The municipal housing authorities are authorized to construct and manage low-rent housing projects. They can issue bonds which are not obligations of the municipality. They can receive grants and loans from the United States Housing Authority. They have the right of eminent domain except against corporate bodies themselves possessing that right. Their property is exempt

from taxation, but they are authorized to pay a service charge in lieu of taxes. For coordination, information and advice, their applications for projects, etc., are transmitted to the United States Housing Authority through the State Housing Authority.

Under the provisions of these Laws, 28 municipal housing authorities have been created throughout the State. A roster of the members of these Authorities is given in the appendix. Fourteen of the municipal housing authorities have been granted earmarkings amounting to almost $38,000,000 but two of them have permitted their earmarkings to lapse. Five authorities have advanced to the point of securing approval of project applications and have signed loan contracts. The size and location of the public housing projects in the State is indicated in the table on the opposite page which shows the status of financing of municipal housing authorities.

From this resume, it will be seen that the efforts to achieve a feasible housing program have passed through many vicissitudes. Being entirely dependent on Federal financing, public housing in the State has waned and flourished according to the national fortunes of the housing movement. However, the disheartening reverses and delays, so frequent in the early years, were utilized to gather essential information that can now be used to take full advantage of the accelerated pace of the present program.

A good measure of the progress which has been made, is found in the lowering of the rents in the projects as the program advanced. The limited-dividend projects only reached families having annual incomes above $1,800. Under the National Industrial Recovery Act, with 30% grants, rents were estimated to be within the reach of families having incomes below $1,500. With the 45% grants of the 1935 Act, projects could be rented within the means of families having less than $1,200 annual income. The United States Housing Authority projects will probably rent to meet annual incomes averaging well below $1,000.

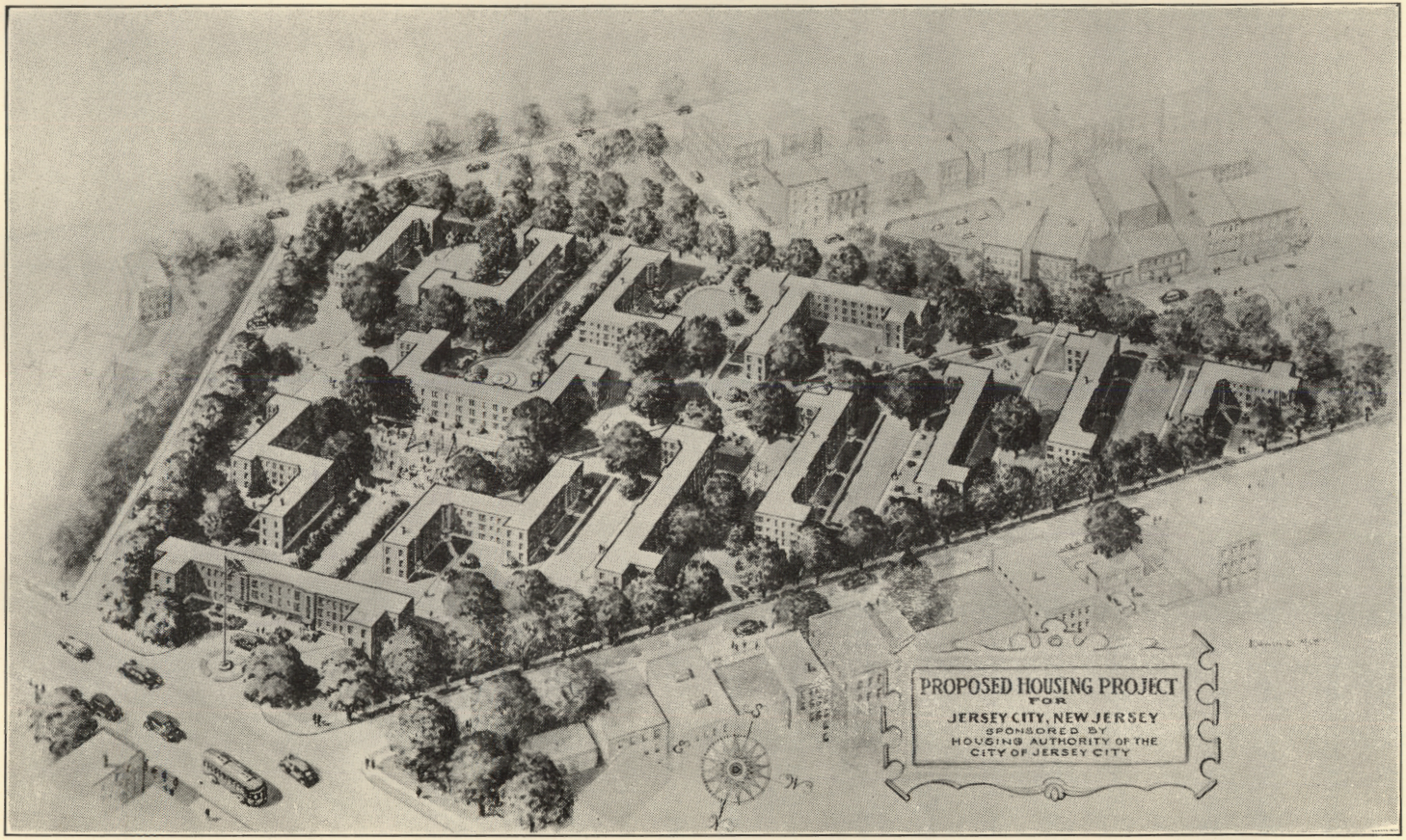
STATUS OF APPLICATIONS OF MUNICIPAL HOUSING AUTHORITIES
TO UNITED STATES HOUSING AUTHORITY
FOR FINANCING OF HOUSING PROJECTS, AS OF JANUARY 1, 1939

Housing Authority	Appointed 1938	Loan Requested	Earmarking Granted	Loan Contract
Asbury Park	Apr. 27	$1,300,000	$ 540,000	$ 675,000
Atlantic City	June 23	1,250,000	1,250,000	
Bayonne	June 7	1,800,000	1,800,000	
Beverly	June 27	750,000		
Bound Brook	June 10	500,000		
Bridgeton	Oct. 17			
Camden	Apr. 20	2,500,000	2,500,000	
Cape May	*			
Clementon	Aug. 16			
Elizabeth	Apr. 29	2,500,000	3,500,000	2,019,000
Hackensack	Dec. 9			
Haddonfield	*			
Harrison	June 7	1,250,000		
Jersey City	May 17	9,000,000	7,500,000	
Kenilworth	June 1			
Long Branch	May 23	1,500,000	540,000	
Montclair	Apr. 18	1,000,000	900,000	
Morristown	Apr. 6	800,000		
Newark	Mar. 23	23,000,000	12,600,000	8,199,000
North Bergen	Apr. 5	1,000,000	900,000	863,000
Ocean City	Sept. 7			
Orange	Apr. 19	1,500,000	900,000	
Passaic County	June 20	7,500,000		
Perth Amboy	May 25	1,500,000	1,350,000	
Plainfield	June 1	1,250,000	900,000	
Princeton	Aug. 15			
Summit	Aug. 2	700,000		
Trenton	May 31	2,700,000	2,700,000	2,429,000
		$63,300,000	$37,880,000	$14,185,000

*Not Yet Appointed.

THE HOUSING PROGRAM

During the period covered by this report, public housing has developed from a vaguely perceived need to an actual accomplishment. About 22,000 families, 800 in New Jersey, have been moved from slum dwellings into low-rent housing projects. A number of valuable experiments have been conducted and, for the future, a procedure has been reached which conforms to the traditions of American life. It is now widely conceded that public housing for low-income families, like public education and public health, is essential to the general welfare.

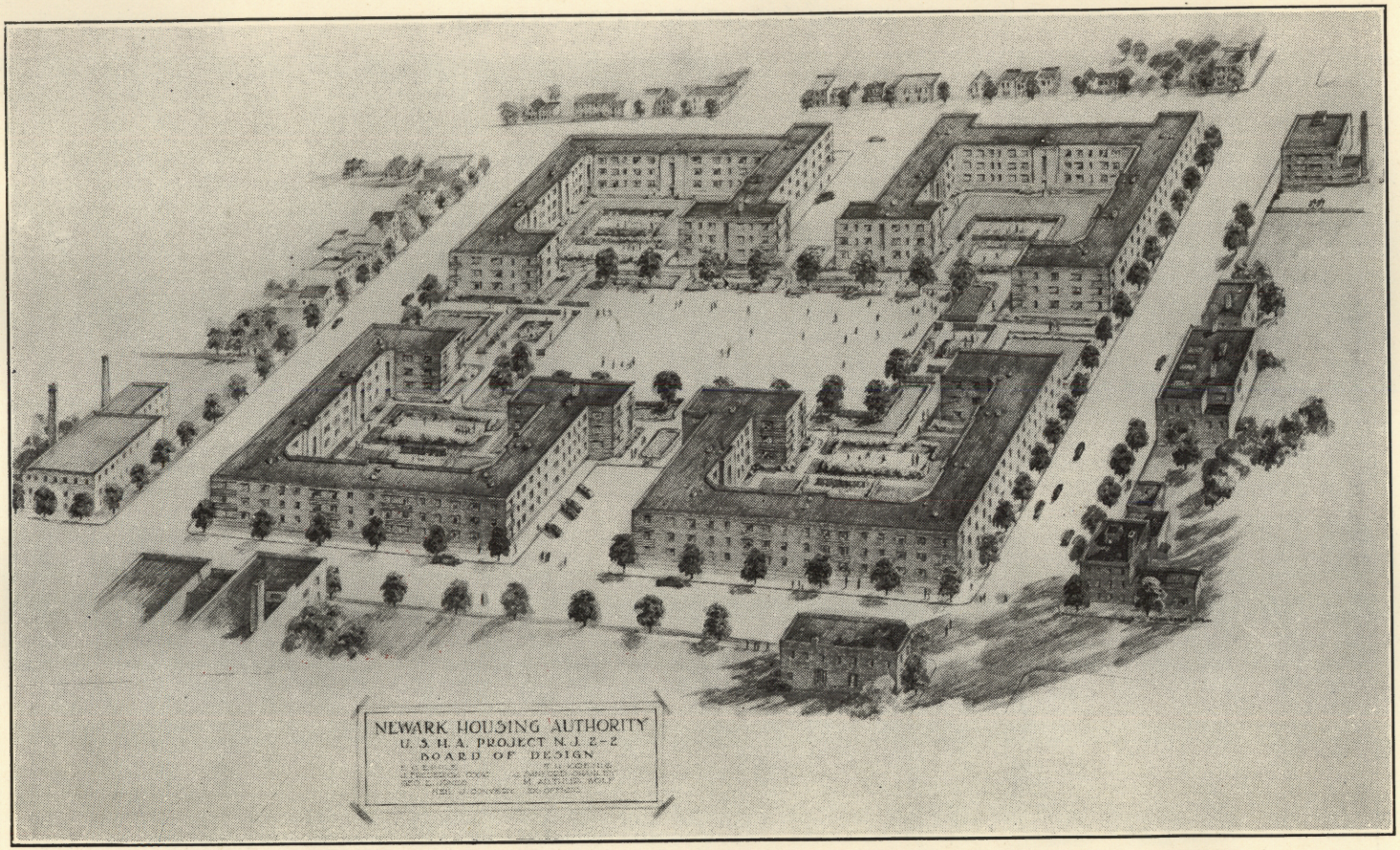


PROPOSED HOUSING PROJECT, JERSEY CITY

The Housing Authority of Jersey City has as its program the construction of five housing projects each similar to the one pictured here on the preceding page, providing a total of 1,884 dwelling units and housing approximately 7,675 persons.

Each project is composed of 3 or 4 story apartment buildings of fireproof construction. The buildings will cover only 25% of the site; the remainder of the land will be used as play space for children, landscaped "sitting-out" areas and laundry courts. All of the dwellings in each project will have cross-ventilation and direct sunlight and will be provided with modern sanitary conveniences as separate kitchen, bath, heat, hot water and refrigeration.

PROPERTY OF
NEW JERSEY STATE LIBRARY
186 W. STATE ST. PO BOX 520
TRENTON, NJ 08625-0520



PROPOSED HOUSING PROJECT, NEWARK



HOUSING TO BE REPLACED, NEWARK

THE STATE HOUSING AUTHORITY

Administration

The State Housing Authority was created by Act of the Legislature in December 1933 pursuant to the Legislative finding that "congested and insanitary housing conditions existing in certain municipalities in the State constitute a menace to the health, safety, morals, welfare and reasonable comfort of the citizens of New Jersey." It consists of five unsalaried Commissioners appointed by the Governor with the advice and consent of the Senate. It is authorized to undertake slum clearance and low-rent housing projects for families of low income, to make studies and surveys of housing conditions, to develop plans for housing relief, to further the comprehensive planning of communities and neighborhoods, and to employ such assistants as may be needed for these purposes.

The first Commissioners appointed by Governor Moore were:

Arthur A. Quinn
Stanley S. Holmes
Walter F. Keller
Isora B. Somers
Edith E. Wood

Commissioner Keller died shortly after his appointment. To succeed him, Governor Moore appointed Christian H. Ziegler. After a strenuous year as Chairman, during which the Housing Authority was organized, Stanley S. Holmes died in March 1935. Fred W. Ehrlich was appointed to succeed him by Governor Hoffman in July of the same year. Commissioner Edith E. Wood resigned in December 1936, and Eugene E. Agger was appointed by Governor Hoffman as her successor.

For the years 1934 to 1938 inclusive, the expenditures for the activities of the Housing Authority from legislative appropriations were as follows: 1934 - $25,000, 1935 - $106,000, 1936 - $137,300, 1937 - $56,500 and 1938 - $64,018. Expenditures equal the amount appropriated except in 1936, when $137,300 was expended out of an appropriation of $193,000.

STATE HOUSING AUTHORITY

The personnel in the employ of the State Housing Authority has varied from year to year, in accordance with the requirements of the work. The average number of employees in each year was as follows: 1934 - 26, 1935 - 64, 1936 - 22, 1937 - 21 and 1938 - 19.

During the period of its functioning, the Housing Authority has pursued a policy of utilizing to the utmost all assistance available through the Emergency Relief and Works Progress Administrations. Only by this means would its extensive surveys of housing and related conditions have been possible. Through the Emergency Relief Administration, $957,536.67 was expended for survey projects sponsored by the State Housing Authority. These funds provided employment for an average of 735 workers for eighteen months during 1934 and 1935 and the number of employees was more than 1,500 at the peak of activity.

During 1936 and 1937, the Works Progress Administration made available $746,000 for a survey project sponsored by the State Housing Authority. The number of employees on this project reached a peak of 700, and it provided almost 12,000 man months of employment.

While these surveys were in progress, the State employees of the Housing Authority were utilized for the preparation of housing project applications, in assisting with the technical supervision of the surveys and, to the limited extent which was possible, in the preparation of analyses and final reports on the surveys. The latter is work for which the Works Progress Administation does not usually take responsibility and, because of the limited number of State employees and the urgency of the work connected with construction projects, the reports on some of the studies have had to be deferred for more than a year.

Prior to 1936, the employees of the Housing Authority were appointed on a temporary basis, but early in that year the Civil Service Commission conducted open competitive examinations for the positions on the staff. The present staff of the Housing Authority was appointed from the eligible lists resulting from these examinations.

Construction Projects

The State Housing Authority Law was passed "to make provision for the construction of adequate dwelling accommodations for families of low income," and, since its creation, the State Housing Authority has vigorously pursued this primary purpose. It had continuously on file with the Housing Division of the Public Works Administration, applications for more projects than could possibly be allotted to the State from funds that were available.

These applications for housing projects require considerable research. Since the cost of the project will not be amortized for 60 years, it must be located and planned as carefully as possible so as not to become obsolete within that time. The selection of a site requires the balancing of many variables related to alternative locations. A large project must be located with proper regard for land use and land value, street layout and existing utilities, or it may effect a disruption of municipal services and the community structure. The probable future development of the neighborhood of the project site and, consequently, of the whole city, must be considered. The development of commerce and industry must be understood if the project is not to be located in the path of non-residential encroachment with its accompanying nuisances. To determine the economic soundness of the project, it is necessary to study population shifts and trends, and fluctuations in wages and employment. The availability of school and recreational facilities, and the existence of transportation from the site to centers of shopping, employment and amusement must be determined. The design of the project must take into account the needs and customs of prospective tenants. The rent which they can afford and their number, must also be ascertained so that the project will not interfere or compete with private enterprise. In the absence of active city planning commissions in the cities where housing was most needed, the State Housing Authority had to go to original sources to secure the information required in the preparation of the project applications.

Studies of prospective sites were made in 63 locations, 35 applications for loans and grants for low-rent housing projects, were forwarded to the Housing Division and eleven received preliminary approval. The curtailment of the Federal

housing program, because of the diversion of housing funds to relief purposes, reduced the projects proposed for New Jersey to the two which were finally constructed. However, the assembled data has had a continued usefulness in the preparation of the applications made by the municipal housing authorities to the United States Housing Authority.

The two low-rent housing projects which were erected by the Housing Division under the sponsorship and acting on the proposals of the State Housing Authority are Stanley S. Holmes Village, located at Illinois and Baltic Avenues in Atlantic City, and Westfield Acres, at Westfield Avenue and Thirty-second Street in Camden.

In the development of these projects, the State Housing Authority cooperated closely with the Housing Division through the preliminary surveys, the preparation of project applications, relocation of residents of the site, demolition, municipal cooperation in zoning changes, construction, tenant selection, etc. The total allotment for the projects was $4,700,000 which provided almost 9,000 man months of direct employment at the sites and rehoused more than 800 families. For this accomplishment, the State Authority can claim a large share of the credit.

Stanley S. Holmes Village, which was named in honor of the first Chairman of the State Housing Authority, was completed on April 16, 1937. The residential buildings are two and three-story brick flats and group houses of fireproof construction. Buildings cover only 25% of the six acres of land and are grouped around eight landscaped quadrangles used as play space for small children. Each of the 277 dwelling units has cross-ventilation and direct sunlight, kitchen, bath, heat, hot water and refrigeration.

The project has now been occupied for more than a year by 277 Negro families who formerly lived in substandard accomodations. They were selected from 1,200 applicants and the present waiting list contains more than 400 qualified applicants. Shelter rents range from $16.00 for three-room units to $26.00 for five-room units with an additional charge for utilities. Rent arrears have been negligible.

The site which was cleared for this project was one of the worst slums in the State. The former residents of the site occupied substandard frame buildings which were fifty years old and had yard toilets. Ninety percent of the dwelling units had no gas or electricity, central heat, hot water or bath.

Westfield Acres, in Camden, was ready for occupancy in May 1938. This project consists of 18 three-story fireproof apartments with a central heating plant. The buildings cover only 25% of the 25 acres and the remainder of the land is playgrounds and landscaped open space. Modern, sanitary accomodations are provided for 514 families who would otherwise be unable to afford wholesome living conditions.

The third and smallest project in which the State Housing Authority cooperated was the Old Age Pensioners Colony, Roosevelt Park, in Millville. The proposal for this experimental project was prepared by the State Housing Authority at the request of the City of Millville. The project was constructed by the Works Progress Administration, at a cost of $25,000. It consists of thirteen two and three-room cottages and a community building, on land owned by the City of Millville. Every cottage has one-quarter of an acre of land on which gardening and poultry raising are possible. These dwellings have been provided at very low rents because the cost of labor and materials was borne by the Works Progress Administration as a relief measure. They replace deplorable hovels and miserable shacks in which the old age pensioners were formerly housed.

The decentralization of the public housing program by the United States Housing Act of 1937 and the New Jersey Municipal Housing Authorities Law, transferred direct responsibility for the construction projects from the State Housing Authority to the municipal housing authorities, but, at the same time, had the effect of multiplying the activities of the State Housing Authority because of the requests for its services made by the municipal authorities. More than 60 municipalities throughout the State manifested an interest in the housing program and considered the establishment of a municipal housing authority. These municipalities called on the State Housing Authority for information about the housing program and about their own housing conditions. If the municipality decided to participate

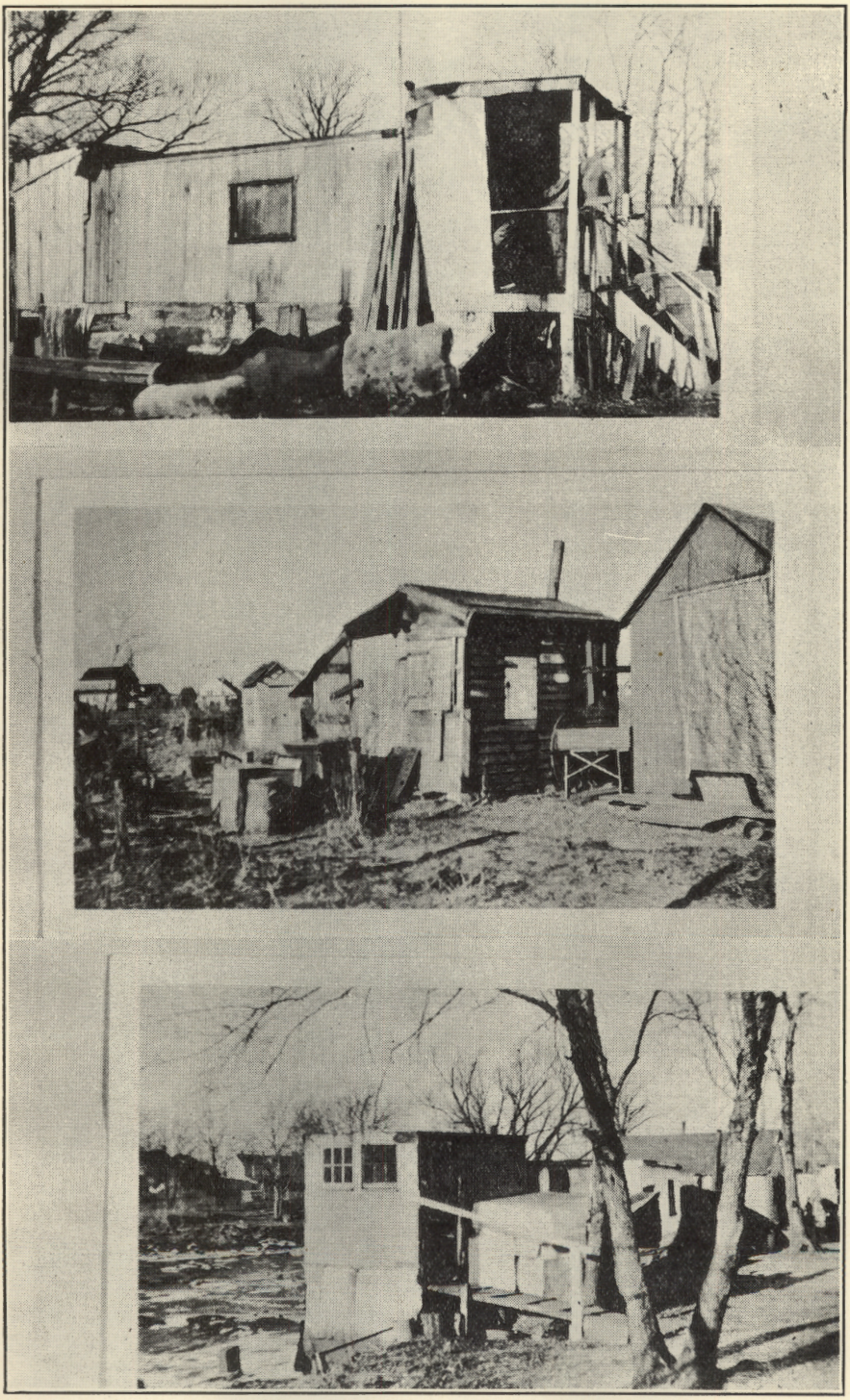
in the public housing program, it was guided by representatives of the United States Housing Authority and of the State Housing Authority in the creation of a municipal housing authority. As a result, 28 municipal housing authorities were created in New Jersey which now has a larger number than exists in any other State.

In most cases, the municipal housing authority had no appropriation for the employment of a staff. The State Housing Authority was the only housing agency in the State with an experienced paid staff able to perform the preliminary work necessary to secure housing loans. Consequently, the State Authority handled the requests, amounting to $60,000,000 from 20 municipal authorities, for earmarkings of Federal funds. Of these requests, the United States Housing Authority has thus far granted 14 earmarkings in the amount of $37,880,000.

After funds had been earmarked for a municipality, the next step was the preparation of a formal application for a loan contract similar to the project applications previously submitted to the Housing Division by the State Housing Authority. A large portion of the data now required by the United States Housing Authority would not be available except as a result of surveys made by the State Housing Authority whose assistance was again needed by the municipal authorities in the preparation of their loan applications.

Compliance with these requests was only possible because the Legislature had made available to the State Housing Authority a revolving fund of $2,500 to be used for the employment of additional help on this work. These applications are part of the development and planning of the projects, and the expense of preparing them are a legitimate charge against the total project cost from which the revolving fund is to be replenished.

After municipal housing authorities have been granted loan contracts, it is still necessary for them to ask for special information and services and these requests will continue. None of the municipal authorities has an appropriation for activities not directly chargeable to a specific project. No funds have been furnished them for research, surveys, and other essentials to the proper functioning of housing authorities, which can probably be handled more efficiently on a state-wide basis.



FORMER HOMES OF OLD AGE PENSIONERS, MILLVILLE



OLD AGE PENSIONERS COLONY, MILLVILLE

STATE HOUSING AUTHORITY

In metropolitan New Jersey, the municipality is usually an arbitrary subdivision of the organic urban unit which contains slums, good residential districts, business and industrial sections. Here, one municipality may contain the blighted area of the urban organism and little else. Other municipalities will consist solely of good residential districts. Conditions and trends not within the scope of any municipality can be taken into account only by the surveys of a state-wide agency such as the State Housing Authority.

Furthermore, the State Authority can readily secure for one project the benefit of local experience gained in other projects. In the varied and intricate problems arising in the development of housing projects, its personnel can achieve a degree of specialization beyond the means of a single municipal authority. For these reasons, the Municipal Housing Authorities Law requires that the loan applications of the municipal authorities be reviewed by the Director of the State Housing and forwarded with recommendations to the United States Housing Authority. Copies of all correspondence between the municipal authorities and the United States Housing Authority are sent to the State Housing Authority for information and advice. An ex-officio member on each municipal housing authority is appointed by the Director of the State Housing Authority, to whom each municipal authority is also required to make an annual report. By these means, it is purposed to coordinate the housing program in the State.

The speed and facility with which 28 municipalities have created housing authorities are indications that the research and educational work done by the State Housing Authority during preceding years has been effective. Likewise, the State's housing program has been materially expedited and expanded by the availability of the information and assistance which the State Authority has been able to render without delay to the municipal housing authorities. The largest number of earmarkings in any state were secured by New Jersey housing authorities. Comparison with the functioning of housing agencies in other states indicates that the housing experience and survey data accessible through the State Authority has resulted in a tremendous saving of money to the municipal housing authorities in achieving the reality of an accomplished low-rent housing program in New Jersey.

Housing Surveys

In beginning its work, the State Housing Authority found itself confronted by a difficult problem which was complicated by a complete lack of information about existing housing conditions. No statistics were available on the total supply of and demand for housing, the condition and characteristics of residential accommodations, or their equipment and facilities. Furthermore, the Authority was charged by the Legislature with the responsibility for investigating housing conditions throughout the State and determining what areas are slums and where insanitary and substandard housing exists. Therefore, the Housing Authority immediately began to take a Real Property Inventory which ultimately covered the housing of 85% of the urban population of the State.

The Real Property Inventory is a house to house canvass to secure answers to 30 questions about the type, age, condition and material of structures, and the occupancy, rent, size, sanitary and heating equipment of dwelling units. This necessary information about the housing existing in the State, was secured for the first time by assembling 25,000,000 facts regarding the 800,000 dwelling units which were enumerated. Except the Federal Census, no state-wide survey of comparable magnitude has ever been undertaken in New Jersey. It was possible to complete such an extensive survey only through the assistance of the personnel provided by the New Jersey Emergency Relief Administration.

Such fundamental data is essential to the study of housing conditions and as a basis for planning slum clearance and low-rent housing projects. This survey revealed conditions of blight, in municipalities all over the State, that call imperatively for correction. At the same time, the survey provided the basic factual data by which all subsequent housing activity is to be guided.

The Real Property Inventory enumeration, compilation and tabulation was made for 210 municipalities throughout the State. In 177 municipalities, all residential structures were enumerated. In 42 municipalities which were only partially enumerated, it was intended to include only the areas where substand-

ard housing was found. A list of the municipalities covered, with brief mention of the tables prepared, is given in the appendix.

In all cases, tabulations are available for the municipality as a whole, for counties and for the State. In the larger municipalities and wherever there was an appreciable difference between the housing in the several sections of the municipality, subdivisions, known as housing tracts, were outlined so as to contain relatively homogeneous housing. In these municipalities, housing statistics were also compiled by housing tracts.

Later, with the assistance of personnel furnished by the Works Progress Administration, the original data for 87 of the larger municipalities has been transcribed to 650,000 individual cards for each dwelling unit. By sorting and counting these cards, it is possible to make various analyses for any desired area. It is purposed to keep the Inventory up to date insofar as possible, from building permit records by removing the cards for structures demolished and by adding cards for the new construction.

From the dwelling unit cards, an abridged tabulation has been made of the housing in each block of the larger cities. Significant housing factors in 10 cities have been represented graphically by blocks on maps which enormously facilitate the study of housing project sites and the analysis of residential neighborhoods.

An intensive field survey was made in the blighted areas of the larger cities to determine the location of houses in such poor condition as to be prospects for demolition. The structures which the enumerators of the Real Property Inventory had classified as unfit for use or needing major repairs were reexamined to ascertain which of them were beyond reclamation. From the structures listed by this survey, it is expected to secure information which will enable municipalities to fulfill the obligation, assumed under the provisions of the United States Housing Act of 1937, to eliminate unsafe or insanitary dwellings equal in number to the new construction provided in housing projects.

Special Studies

Several special studies have resulted as by-products of the Real Property Inventory. For example, a system of evaluating residential conditions, by means of a sociometric scale applied to the Inventory figures, has been worked out and calculated for each housing tract in the major cities. By this means, it is intended to sharpen the indefinite descriptions good, fair, poor, etc., usually applied to housing conditions.

The Housing Authority has made a persistent effort to utilize the Real Property Inventory data as a basis for estimating the housing market. As stated above, the construction industry is handicapped by the general inadequacy of business statistics in this field. Statistics from the Real Property Inventory on equipment such as central heat, hot water, mechanical refrigeration, bath and toilet in relation to rents, have been made available for each municipality. Reasonably current data on demolition of residential structures has been assembled for comparison with the building permit statistics available through the Department of Labor. Tabulations of the number of marriage licenses issued in the larger cities have been compiled for use in estimating demand. Occasional sample vacancy surveys have been made in order to estimate trends in the supply of housing accommodations.

However, the numerous factors in the housing market and their relative weight, are not completely understood . By means of a fellowship established at Rutgers University by the Housing Authority, a theoretical study has been made of the various quantitative factors and indicators in the housing market. The thesis resulting from this fellowship is intended to serve as a guide to the Authority in analyzing the housing market data.

Subject to the requirements of more urgent work, an attempt has been made to keep track of real estate activity by compiling statistics on the number of deeds recorded, the number of mortgages recorded and the number of mortgage foreclosures by counties for the State.

As indicated above, under the statement of the problem, special studies have been made of the consequences of bad housing conditions in excessive juvenile delinquency, infant mortality and tuberculosis deaths. These and other studies, such as analyses of mortgage foreclosures and of fire loss in relation to the housing characteristics of the dwellings affected, have been undertaken in a number of the larger cities as a Works Progress Administration project sponsored by the State Housing Authority. A list of the studies of which the field work has been completed, is given by cities in the appendix.

A special analytical study of municipal expenditures in behalf of the residents of a blighted area in Atlantic City in comparison with the municipal income from the same area has been made and is summarized in the preceding pages of this report.

By means of the dwelling unit card file, it has been possible to make a number of special tabulations such as analyses of the condition and characteristics of dwellings occupied by Negroes, of the housing available to relief clients, of the dwellings formerly occupied by selected samples of inmates of State penal institutions, etc.

In evaluating the effects produced by a slum clearance project, a special report has been prepared comparing the dwellings formerly on the site of the Atlantic City project, with the dwellings in which the residents of the site relocated. A similar report is in progress comparing the dwellings formerly occupied by the tenants of the project with their present accommodations.

In cooperation with the United States Bureau of the Census, census tracts have been outlined for the larger cities of the State. These are homogeneous districts useful in the analysis of economic and social conditions in cities. The Federal Census of Population in 1940, will be tabulated according to these census tracts.

In an effort to arrive at a method of slum reclamation at a cost lower than is necessary for complete demolition and rebuilding, the Housing Authority has made several studies aimed

at adapting Block Reorganization to local conditions. Block Reorganization proposes the demolition only of the buildings in the block which are least desirable because of condition or location, and the reconditioning of the remaining structures which will be thereby afforded better exposures and amenities. The block is placed under unified management, or ownership, and backyards and other open spaces are pooled. This study has required a detailed analysis of conditions existing in several prospective blocks.

These and other studies, including some whose results have been negative, comprise an interlocking series of investigations through which the maze of the housing problem in New Jersey has been slowly penetrated and its intricacies have become known. One of the major accomplishments of the State Housing Authority has been simply the gradual accumulation of knowledge of housing conditions in the State, their causes and consequences, and feasible methods of improving them.

Slum Prevention

Slum clearance and the construction of low-rent housing are direct and positive approaches to be used to remedy the bad housing for which no other means of improvement is in sight. In addition to these direct remedies, slum prevention is an essential part of a comprehensive housing program. Existing bad housing will not soon be eliminated by new projects if slums and blighted areas are allowed to continue to develop at their present rate. For this reason, as time permits, the State Housing Authority has given some attention to the obvious means of slum prevention.

Adequate zoning is one means of slum prevention. It will stop the intrusion of major sources of blight into residential neighborhoods. However, many of the zoning ordinances now in force were drawn and adopted before the scientific basis of proper zoning was thoroughly understood. As a result, areas zoned for commercial and industrial use are many times as large as is necessary. With such zoning, these areas are practically unrestricted when in residential use as a large part of them must be. Under such circumstances, the zoning ordinance tends to foster the spread of blight instead of preventing it. These zoning ordinances need drastic revision.

Another means of slum prevention is in the standardizing and modernizing of building codes so as to prevent the erection of structures which may quickly become substandard. With a view to fostering this development, the State Housing Authority has just completed a tentative compilation of recommended standards for building codes. By this means, it may eventually be possible to reduce the cost of housing by facilitating wider activity and larger operations for building contractors.

Of course, blight can be most effectively arrested by the creation of a planning board and the adoption of a city plan. In this way, the other measures of slum prevention can be coordinated. While desirable growth is encouraged, haphazard, unregulated expansion can be checked or diverted into channels where it will not result in residential blight. With a desirable objective thus clearly defined in a city plan, the rigorous enforcement of health and sanitary codes, and of ordinances for the abatement of dirt, smoke, and noise nuisances, and for the condemnation of unsafe and insanitary dwellings, will become feasible. This is a slow process but conditions which grew up over a period of a century and a half can only be remedied by the determined prosecution of a well rounded, long-term program.

Public Relations

Realizing the value of an informed and sympathetic public opinion forming the background for a comprehensive housing program, the Housing Authority has always considered the dissemination of information on public housing to be one of its important functions. In the development of the housing projects at Atlantic City, Camden, etc., it was found that the capable and persistent support of civic housing committees was an essential factor in the achievement of a successful project. For this reason, it has made a practice of furnishing speakers on housing in response to requests from all parts of the State. In addition, frequent conferences have been held with public officials, civic committees and interested individuals.

As warranted, press releases and special newspaper articles have been issued on timely phases of the housing program. The Real Property Inventory data have been mimeographed and distributed. A number of miscellaneous publications have been

prepared for distribution. A list of available reference material, for which numerous requests are constantly received, is given in the appendix of this report.

In the course of its work, the Housing Authority has accumulated a considerable housing library which is being indexed by personnel from the library project of the Works Progress Administration. To date, more than 1,200 volumes and 900 pamphlets have been catalogued. This material will be readily accessible for the use of municipal housing authorities and other interested persons.

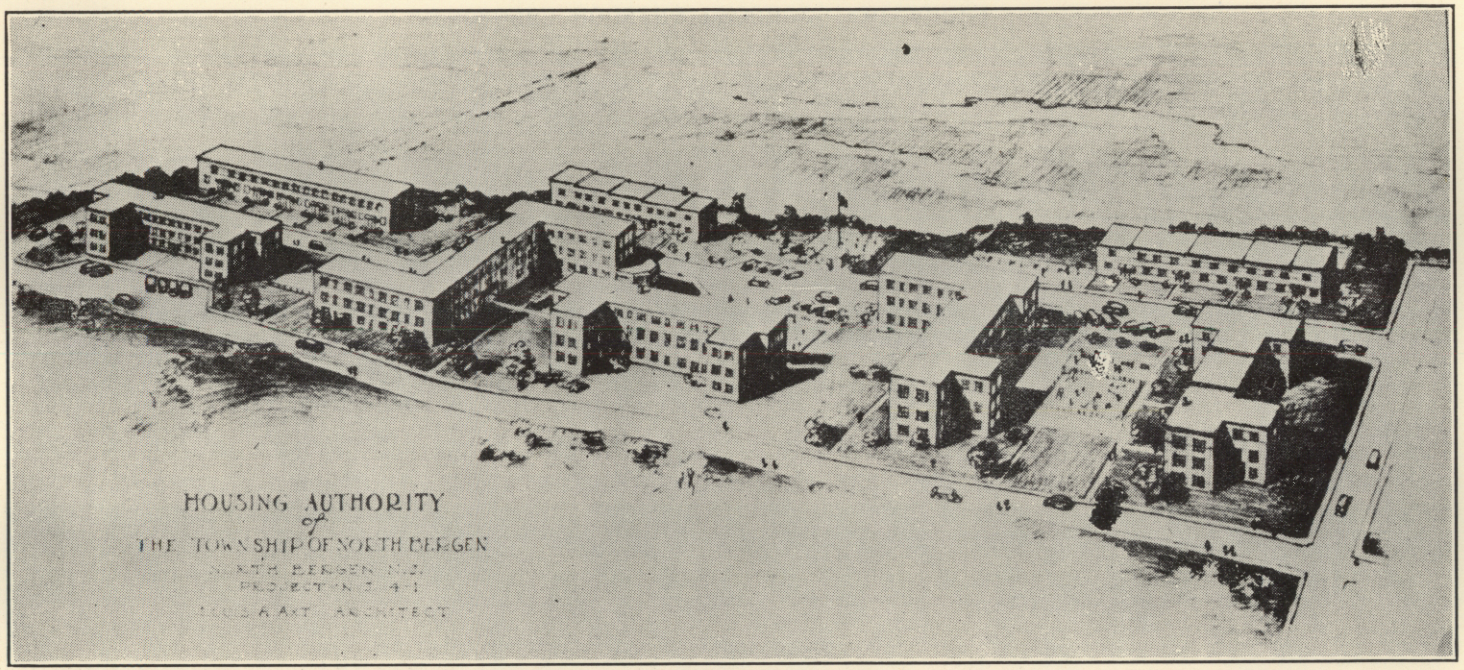
In 1935, the State Housing Authority prepared and displayed a housing exhibit consisting of a series of large panels which showed by graphs, models and pictures, the various aspects of the housing problem. This exhibit was on display in six cities where it was visited by 130,000 people. Recently, the Federal Arts Project of the Works Progress Administration has prepared six easily transported dioramas picturing the New Jersey Housing Projects. These models are in constant demand during the winter months for loan to various kinds of civic exhibits.

The Authority has kept abreast of the housing movement nationally through its memberships in the National Association of Housing Officials and in the American Federation of Housing Authorities. Realizing the value of such associations, when many local housing authorities were created in New Jersey, the State Authority was one of the prime movers in the formation of an organization which has been named the New Jersey Council of Housing Authorities.

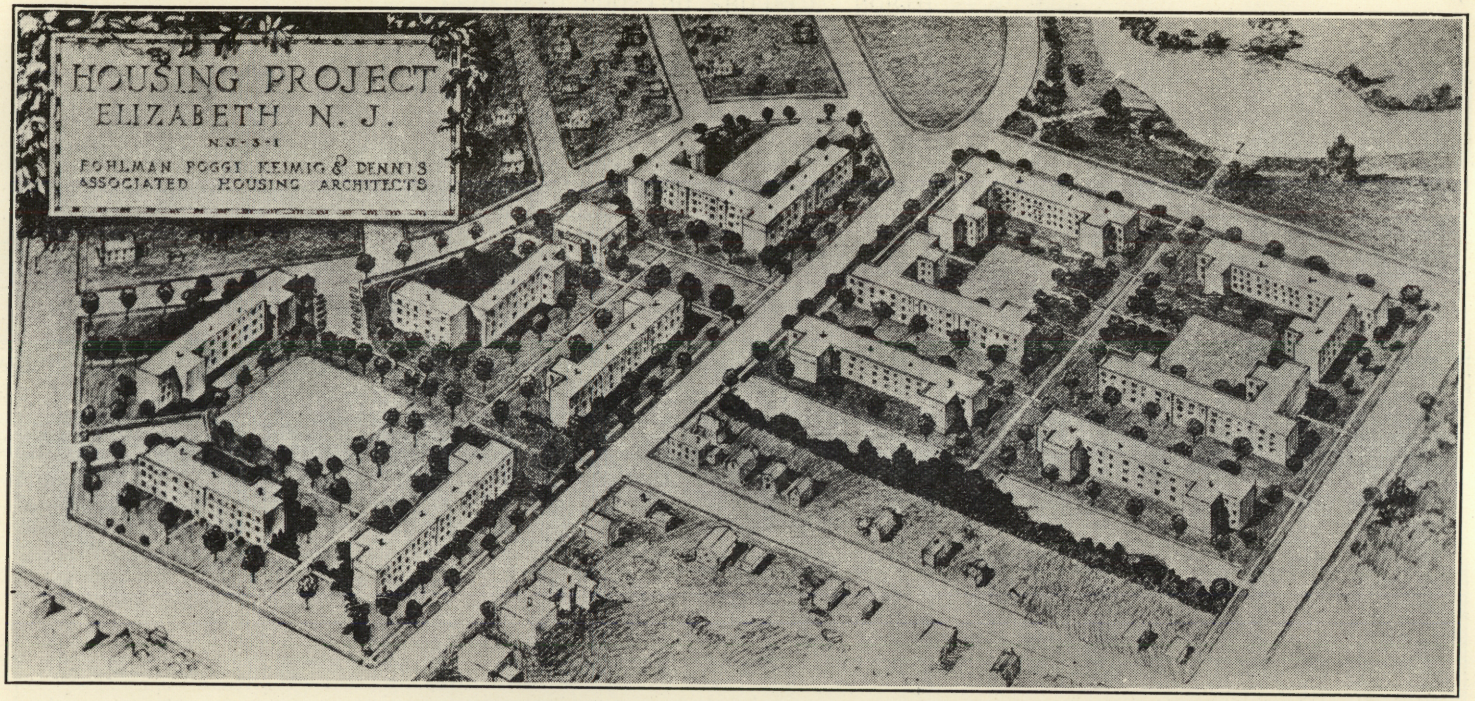
Future Activities

In addition to the work in progress and its current, normal activities, it is possible to foresee definite special duties which the State Housing Authority will be expected to assume in the near future.

Almost half the municipal housing authorities have not yet obtained allotments for housing projects. It is to be expected that they will require the assistance of the State Authority in securing earmarkings and loan contracts.



PROPOSED HOUSING PROJECT, NORTH BERGEN



PROPOSED HOUSING PROJECT, ELIZABETH

STATE HOUSING AUTHORITY

In the cities where slum sites are to be cleared for housing projects, the records of the State Housing Authority will be extremely useful in relocating the residents of the site. Likewise, from available records, it will be possible to assist the municipal authorities in effecting the required equivalent elimination of unsafe and insanitary dwellings, by designating structures which are prospects for demolition.

To secure additional, up to date information, the United States Housing Authority has asked each of the municipal housing authorities to sponsor in their municipalities two specific housing surveys to be made, as soon as possible, as Works Progress Administration projects. One of these surveys is to be a recheck of the more variable items, such as rent and vacancy, of the Real Property Inventory to bring it up to date. The other survey is to determine the income and expenditures, employment status, composition and housing needs of low-income families living in substandard housing.

The municipal authorities either have no personnel or only have personnel which is fully occupied with construction projects. Furthermore, these surveys are dependent on the records of the Real Property Inventory previously made by the State Authority. For these reasons, the New Jersey Council of Housing Authorities has asked the State Housing Authority to assume responsibility for the technical supervision of these surveys, with the conduct of which it is thoroughly familiar.

The results of these surveys will be specially useful to the purposes of the State Housing Authority. While the original Real Property Inventory is of inestimable value, nevertheless, it gives a picture at a single point. The Recheck Survey will show the changes that have taken place during the last five years. From a comparison of the two surveys, it will be possible to learn the direction and rate of change of variable factors so as to know not only what present housing conditions are but also what housing conditions will probably become. The Low-Income Housing Survey will supplement the growing knowledge of the housing market by securing information about family income which has not previously been known with any accuracy.

Such surveys have already been started in Newark and in Atlantic City and are awaiting approval for Perth Amboy, Elizabeth and Trenton. It is anticipated that they will also be made, at least, in the score or more of cities having active housing authorities.

The State Housing Authority also plans to investigate further the housing of resident agricultural workers. From a superficial examination, it is apparent that the dwellings occupied by some of the farm and fishery laborers, are among the worst in the State. By a study of this housing, it is hoped to devise remedies which may be put into effect with the help of the Farm Security Administration of the United States Department of Agriculture.

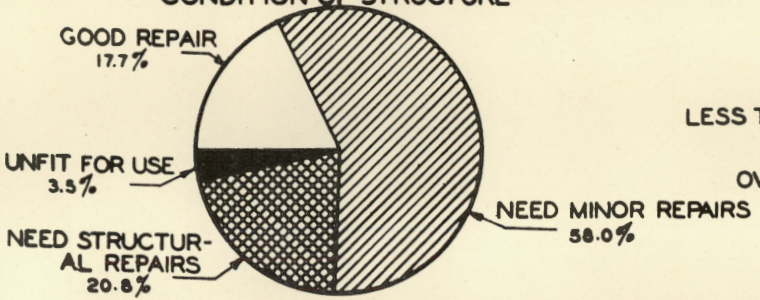
Finally, there is no more important function of the Housing Authority than to keep up to date the voluminous records which have been compiled at its instigation. Effective research in housing cannot be static. Its value is vitiated by obsolescence and deterioration. The conservation of information that has actually cost millions of dollars to assemble, is a paramount duty. On the adequacy of this data, the State's housing program depends for its effectiveness and for its tremendous potential benefits to the people of New Jersey.

APPENDIX

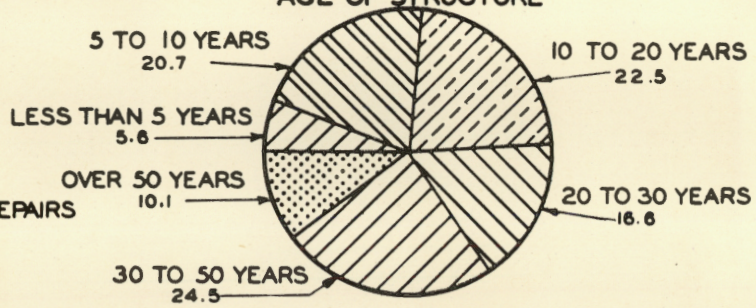
FACTS ON THE STATE'S HOMES

FROM THE REAL PROPERTY INVENTORY IN 9 COUNTIES

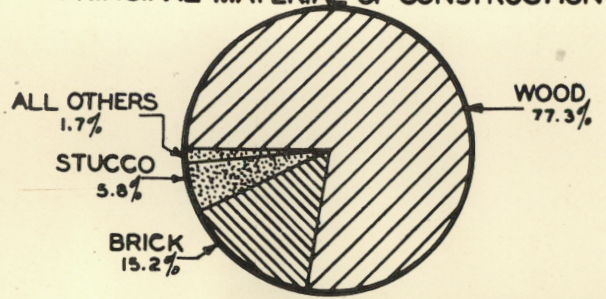
CONDITION OF STRUCTURE



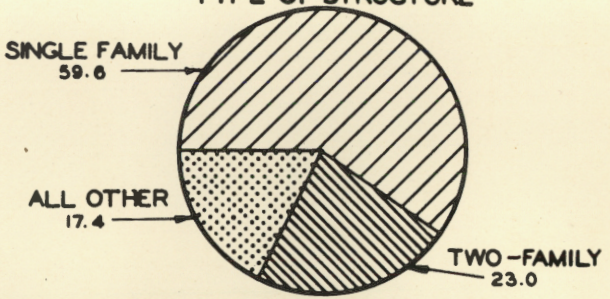
AGE OF STRUCTURE



PRINCIPAL MATERIAL OF CONSTRUCTION



TYPE OF STRUCTURE



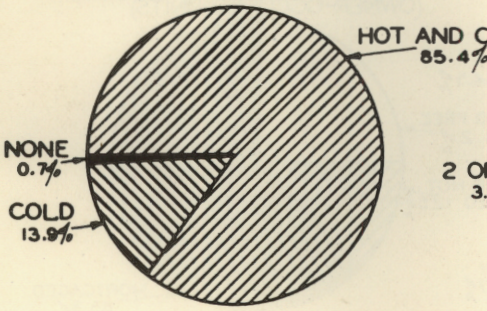
THESE SUMMARY TOTALS ARE BASED ON PRELIMINARY REPORTS FOR 9 COUNTIES COVERED IN THE REAL PROPERTY INVENTORY, CONDUCTED BY THE STATE HOUSING AUTHORITY OF NEW JERSEY.

FACTS ON THE STATE'S HOMES

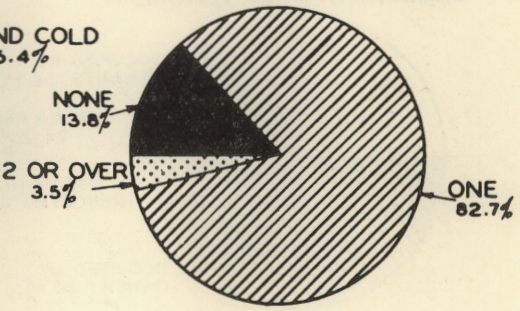
FROM THE REAL PROPERTY INVENTORY IN 9 COUNTIES

(ALL FIGURES ARE BASED ON DWELLING UNITS)

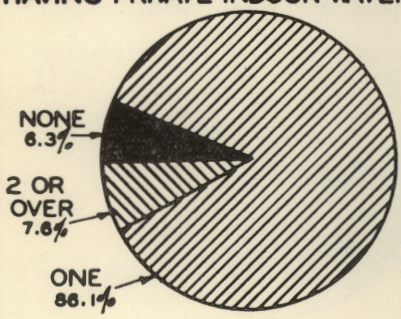
HAVING RUNNING WATER



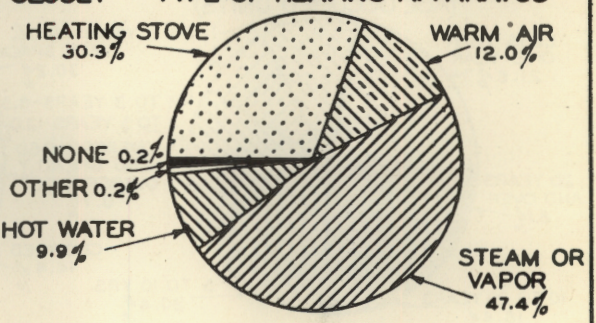
HAVING TUB OR SHOWER



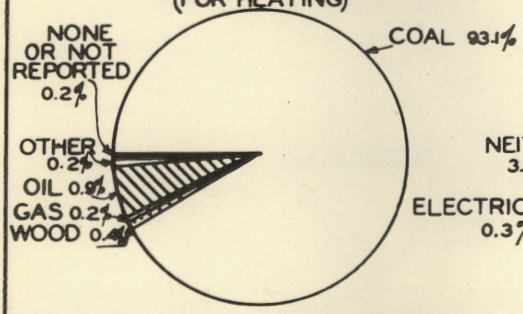
HAVING PRIVATE INDOOR WATER CLOSET



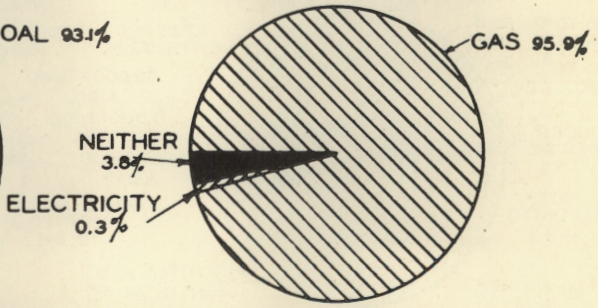
TYPE OF HEATING APPARATUS



PRINCIPAL FUEL USED (FOR HEATING)



FUEL USED FOR COOKING



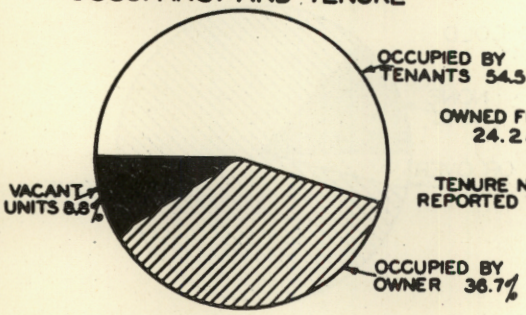
THESE SUMMARY TOTALS ARE BASED ON PRELIMINARY REPORTS FOR 9 COUNTIES IN THE REAL PROPERTY INVENTORY CONDUCTED BY THE STATE HOUSING AUTHORITY OF NEW JERSEY.

FACTS ON THE STATE'S HOMES

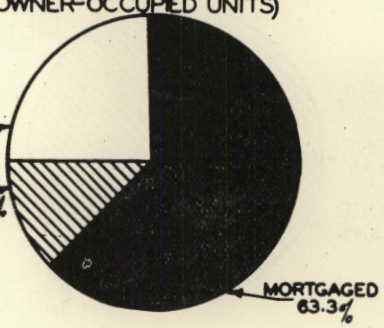
FROM THE REAL PROPERTY INVENTORY IN 9 COUNTIES

(ALL FIGURES ARE BASED ON DWELLING UNITS)

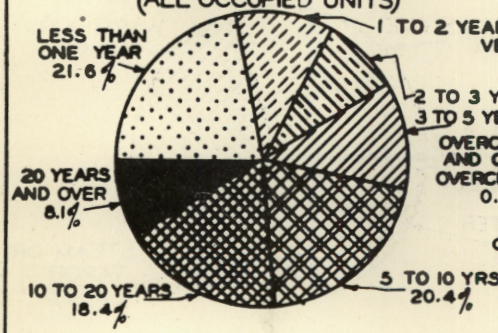
OCCUPANCY AND TENURE



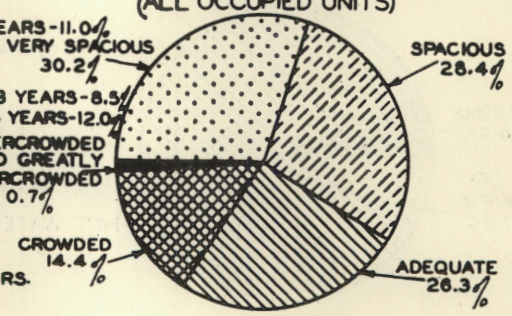
MORTGAGE STATUS (OWNER-OCCUPIED UNITS)



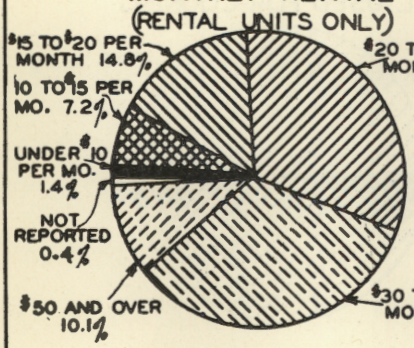
DURATION OF OCCUPANCY (ALL OCCUPIED UNITS)



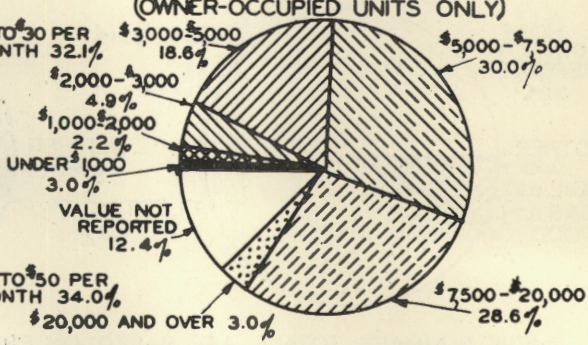
SPACIOUSNESS (ALL OCCUPIED UNITS)



MONTHLY RENTAL (RENTAL UNITS ONLY)



VALUE OF DWELLING UNIT (OWNER-OCCUPIED UNITS ONLY)



THESE SUMMARY TOTALS ARE BASED ON PRELIMINARY REPORTS FOR 9 COUNTIES IN THE REAL PROPERTY INVENTORY CONDUCTED BY THE STATE HOUSING AUTHORITY OF NEW JERSEY.

REFERENCE MATERIAL AVAILABLE AT THE STATE HOUSING AUTHORITY

REAL PROPERTY INVENTORY 1934

Mimeographed summary tables are available for distribution for the towns enumerated in 1934 and listed below covering the following housing data:

Structures

1. By Type.
2. By Age.
3. By Condition.
4. By Principal Materials of Construction.
5. By Private Garages.

Dwelling Units

1. Occupancy and Vacancy.
2. Duration of Occupancy by Present Occupant.
3. Duration of Vacancy.
4. Race of Occupants.
5. Condition of Vacant Units.
6. By Monthly Rental.
7. By Number of Rooms.
8. By Number of Persons per Room.
9. By Principal Type of Heating Apparatus.
10. By Principal Fuel Used for Heating.
11. By Running Water in Dwelling Units.
12. By Gas and Electric Facilities for Lighting and Cooking.
13. By Water Closets.
14. By Tubs and/or Showers.
15. By Mechanical Refrigeration.

The following data has been compiled for each block for muncipalities marked with an asterisk below:

Residential Structures by Type

(a) By Material.
(b) By Condition.
(c) By Age.
(d) By Type of Heating.
(e) By Owner-Occupied.
(f) By Encumbrance.
(g) By Value of Property.

Dwelling Units Distributed According to Owner-Occupied and Rental Units

(a) By Type of Structure.
(b) By Condition of Structure.
(c) By Heating Equipment.
(d) By Running Water.
(e) By Water Closets.
(f) By Bath Tubs and/or Showers.
(g) By Race of Occupants.
(h) By Persons per Room.
(j) By Number of Persons and Extra Families.
(k) By Duration of Occupancy or Vacancy.

Dwelling Units Distributed According to Monthly Rent

(a) By Occupancy-Vacancy.
(b) By Type of Structure.
(c) By Number of Rooms.

MUNICIPALITIES COMPLETELY ENUMERATED

Atlantic County
Absecon City
*Atlantic City
Hammonton Town
Linwood Borough
*Longport Borough
*Margate City
Northfield City
*Pleasantville City
Somers Point City
*Ventnor City

Bergen County
Allendale Borough
Alpine Borough
Bergenfield Borough
*Bogota Borough
*Carlstadt Borough
Cliffside Park Borough
Closter Borough
Cresskill Borough
Demarest Borough
Dumont Borough
*East Paterson Borough

Bergen County (Continued)
*East Rutherford Borough
*Edgewater Borough
Emerson Borough
*Englewood City
*Englewood Cliffs Borough
Fairlawn Borough
*Fairview Borough
*Fort Lee Borough
Franklin Lakes Borough
*Garfield City
Glen Rock Borough
*Hackensack City
Harrington Park Borough
*Hasbrouck Heights Borough
Haworth Borough
Hillside Borough
Hohokus Borough
*Leonia Borough
*Little Ferry Borough
*Lodi Borough
*Lodi Township
(Now South Hackensack)

*Block Tabulations available.

MUNICIPALITIES COMPLETELY ENUMERATED—(Continued)

Bergen County (Continued)
*Lyndhurst Township
Maywood Borough
Midland Park Borough
Montvale Borough
*Moonachie Borough
New Milford Borough
*North Arlington Borough
Northvale Borough
Norwood Borough
Old Tappan Borough
Oradell Borough
*Palisades Park Borough
Paramus Borough
Park Ridge Borough
Ramsey Borough
*Ridgefield Borough
*Ridgewood Village
River Edge Borough
Rivervale Township
*Rochelle Park Township
Rockleigh Borough
*Rutherford Borough
*Saddle River Borough
Saddle River Township
*Teaneck Township
Tenafly Borough
*Teterboro Borough
(Now Bendix)
Upper Saddle River Borough
Waldwick Borough
*Wallington Borough
Washington Township
Westwood Borough
Woodcliff Lake Borough
*Wood Ridge Borough
Wyckoff Township

Burlington County
*Bordentown City
*Bordentown Township
*Fieldsboro Borough

Camden County
*Audubon Borough
*Camden City
*Collingswood Borough
*Gloucester City
*Haddon Township
*Haddonfield Borough
*Haddon Heights Borough
*Merchantville Borough
*Oaklyn Borough
*Woodlynne Borough

Essex County
Belleville Town
Bloomfield Town
Caldwell Borough
East Orange City
Glen Ridge Borough
Irvington Town
Millburn Township
Montclair Town
*Newark City
Nutley Town
*Orange City
South Orange Village
Verona Borough
West Caldwell Borough
West Orange Town

Hudson County
*Bayonne City
*East Newark Borough
*Guttenberg Town
*Harrison Town
*Hoboken City
*Jersey City
*Kearny Town
*North Bergen Township
*Secaucus Town
*Union City
*Weehawken Township
*West New York Town

*Block Tabulations available.

MUNICIPALITIES COMPLETELY ENUMERATED—(Continued)

Hunterdon County
- Frenchtown Borough
- Lambertville City
- Stockton Borough

Mercer County
- Trenton and Environs
- *Ewing Township
- *Hamilton Township
- *Lawrence Township
- *Princeton Borough
- *Princeton Township
- *Trenton City
- Trenton Environs

Middlesex County
- Carteret Borough
- Dunellen Borough
- Highland Park Borough
- Jamesburg Borough
- Metuchen Borough
- New Brunswick City
- *Perth Amboy City
- Sayreville Borough
- South Amboy City
- South Plainfield Borough
- South River Borough
- Woodbridge Township

Monmouth County
- Asbury Park City
- Ocean Grove Borough

Morris County
- Morristown Town

Ocean County
- New Egypt Town
- Whiting Village

Passaic County
- *Clifton City
- *Haledon Borough
- *Hawthorne Borough
- *Little Falls Township
- *North Haledon Borough
- *Passaic City
- *Paterson City
- *Prospect Park Borough
- *Totowa Borough
- *West Paterson Borough

Somerset County
- Bound Brook Borough
- North Plainfield Borough
- Raritan Town
- Somerville Borough
- Watchung Borough

Sussex County
- Franklin Borough
- Hamburg Borough
- Newton Town

Union County
- Cranford Township
- *Elizabeth City
- Fanwood Borough
- Garwood Borough
- Hillside Township
- Linden City
- Plainfield City
- Rahway City
- Roselle Borough
- Roselle Park Borough
- Summit City
- Union Township
- Westfield Town

Warren County
- Alpha Borough
- Phillipsburg Town

*Block Tabulations available.

MUNICIPALITIES PARTIALLY ENUMERATED

Atlantic County
- Egg Harbor City
- Mays Landing Town

Burlington County
- Beverly City
- Burlington City
- Delanco Township
- Florence Township
- Medford Township
- Moorestown Township
- Mount Holly Town
- Palmyra Borough
- Riverside Township
- Riverton Borough

Cape May County
- Cape May City
- Cape May Point Borough
- Ocean City
- West Cape May Borough
- Wildwood City

Cumberland County
- Bivalve Village
- Bridgeton City
- Millville City
- Shell Pile Village
- Vineland Borough

Gloucester County
- Clayton Borough
- Glassboro Borough
- National Park Borough
- Paulsboro Borough
- Woodbury City

Monmouth County
- Belmar Borough
- Long Branch City
- Red Bank Borough
- Wall Township

Ocean County
- Lakehurst Borough
- Lakewood Township
- Manatou Park Village
- South Toms River Borough
- Toms River Village
- Tuckerton Borough

Salem County
- Pennsgrove Borough
- Pennsville Borough
- Quinton Township
- Salem City
- Woodstown Borough

City Maps showing graphically the following housing data block by block, have been prepared by the Works Progress Administration and photostatic copies are available for distribution at cost of reproduction:

1. Race of occupant.
2. Type of structure.
3. Predominant condition.
4. Median age group.
5. Monthly Rent.
6. Owner-occupied structures.
7. Crowding.
8. Dwelling units without private bath.
9. Dwelling units without private water closet.
10. Dwelling units without central heat.
11. Identification map.
12. Block number map.
13. Structures and dwelling units by blocks.

Available for:

Atlantic City	Newark
Camden	Passaic
Elizabeth	Paterson
Garfield	Perth Amboy
Jersey City	Trenton

Original Real Property Inventory summary tables are available for all municipalities enumerated, and photostatic copies of the major portion of this data can be obtained at cost of reproduction.

Table

No. 1. Dwelling Unit Data distributed according to rental and owner-occupied units and by number of rooms.
- (a) By type and occupancy-vacancy
- (b) By type and condition
- (c) By accessories
- (d) By number of rooms
- (e) By concessions
- (f) By duration of occupancy and vacancy
- (g) By persons per room
- (h) By persons per dwelling unit
- (i) By race of occupants and extra families

NOTE: These tables are broken down into the number of rooms and by monthly rentals, by number of dwelling units, by owner-occupied units and by rental units.

Table

No. 2. Dwelling Unit Data distributed according to type of structure.
- (a) By duration of occupancy-vacancy
- (b) Condition by occupancy-vacancy
- (c) By persons per room
- (d) By persons per dwelling unit
- (e) By race of occupants and extra families
- (f) By tenure and property values
- (g) By number of autos

No. 3. Monthly Rental per room Apartments only.
- (a) By size of apartments
- (b) By persons per room
- (c) By basements

No. 4. Data concerning persons in families distributed according to race of occupants.

No. 5. Distribution of transportation data.
- (a) By mode

No. 6. Structure data distributed according to type of structure, and by materials of construction.
NOTE: This is broken down to show age and condition.

No. 7. Structure data distributed according to type of structure.
- (a) By Accessories

No. 8. Dwelling Unit Data distributed according to monthly rental and by number of rooms.
- (a) By type and occupancy-vacancy
- (b) By type and condition
- (c) By accessories
- (d) By persons per room

NOTE: This is broken down to show occupied and vacant in rental groups.

NOTE: Miscellaneous data from Table No. 4 shows dwelling units by condition and degree of crowding.

The following mimeographed special tables of 1934 Real Property Inventory Data covering the municipalities enumerated, are available for distribution:

TABLE 1 Apartment Analysis
- (a) Number of structures
- (b) Occupied-vacant units
- (c) Monthly Rental
- (d) Monthly rental per room
- (e) Size of suite

TABLE 2 Occupied Rental Units by Monthly Rentals

TABLE 3 Negro Analysis
- (a) Type of structures
- (b) Condition - density
- (c) Rents per month
- (d) Owner-occupied and rented dwelling units

TABLE 4 Population Statistics

TABLE 5 Salient Facts of Substandard Housing Conditions by Housing Tract - City - County

TABLE 6 Structure by Condition and Over Fifty Years Old

TABLE 7 Major Repairs and Unfit for Use According to Age

TABLE 8 Vacant Dwelling Units
- (a) Type
- (b) Condition
- (c) Duration of Vacancy

TABLE 9 Occupied and Vacant Dwelling Units by Condition

Miscellaneous Publications

The following mimeographed publications of the State Housing Authority are available for distribution:

1. Memorandum on Cost of Slums.
2. Analysis of Real Property Inventory for 65 Cities and Communities in New Jersey.
3. Residential Vacancies in Jersey City 1934 and 1937.
4. Demolitions in Newark 1934-1937.
5. Present Dwellings of Former Residents of Stanley S. Holmes Village in Atlantic City.
6. Activities of the State Housing Authority. (Speech by Dr. Eugene E. Agger.)
7. Housing Progress in New Jersey. (Speech by Mrs. Isora B. Somers.)
8. Public Housing Problem in New Jersey.
9. Housing Laws of New Jersey.
10. Brief on Validity of Municipal Assistance to Local Authorities.
11. Newark's Many Frozen Foreclosures.

SPECIAL STUDIES

Municipality	Tuberculosis Deaths	Infant Mortality	Juvenile Delinquency	Adult Arrests	Emergency Relief Cases	Assessments and Tax Delinquency	Mortgage Foreclosures
Atlantic City	X	X	X	X			X
Camden	X	X	X	X			X
Clifton		X		X	X		
Elizabeth	X	X	X	X	X		X
Englewood	X	X	X	X	X		X
Garfield	X	X	X	X	X		X
Hackensack	X	X	X	X	X		X
Jersey City	X	X			X		X
Newark	X	X	X	X		X	X
New Brunswick	X	X	X	X	X		
Passaic	X	X	X	X	X		
Paterson	X	X	X		X		X
Perth Amboy	X	X	X	X	X		X
Trenton	X	X	X	X		X	

The field work for the special studies listed above was completed by the Works Progress Administration Project St. 5054. The preparation of final analyses and reports, by the staff of the State Housing Authority, has had to be deferred because of the pressure of other work for the municipal housing authorities in connection with their construction projects.

MUNICIPAL HOUSING AUTHORITIES IN NEW JERSEY

ASBURY PARK HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Michael Weinstein, Chairman	Charles G. Lumley
Dr. E. A. Robertson	Executive Director
Lawrence C. Maher	Municipal Building
James Sutherland	Asbury Park
Charles H. Jones	

ATLANTIC CITY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Walter J. Buzby, Chairman	Walter J. Buzby
Mrs. Warren Somers, Vice Chairman	Dennis Hotel
Frank Fiore, Treasurer	Atlantic City
Thomas K. Wilson	
George R. Swinton	
Robert A. Watson, Ex-Officio	

BAYONNE HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Frank Davis, Chairman	Samuel Schultz
Joseph Topoleski, Vice Chairman	Executive Director
Cornelius Haggerty	Bayonne Housing Authority
Jacob Bolush	Bayonne
Richard Vreeland	

BEVERLY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Leawood G. Stratton, Chairman	Dr. John B. Clement
Harold G. Smith, Vice Chairman	Secretary-Treasurer
Dr. John B. Clement	Beverly
Enrico Micucci	
James J. Carr	

BOUND BROOK HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Dominick Beronio, Chairman	Martin S. Kissel Secretary-Director
Frank W. Cuccia, Vice Chairman	403 E. High Street Bound Brook
Dr. Irving Klompus	
P. A. Cantomen	
George J. Vayda	
Clarence E. Partch, Ex-Officio	

BRIDGETON HOUSING AUTHORITY

Commissioners	Agent for Correspondence
George Maier, President	H. Myron Bacon, Secretary
Max Feinstein, Vice President	36 South Laurel Street Bridgeton
H. Myron Bacon, Secretary	
E. Morgan Maxwell	
David H. Moore	
Benjamin J. Dudnick, Ex-Officio	

CAMDEN HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Horace R. Dixon, Chairman	William H. White Temporary Secretary
Dr. M. F. Wheatland, Vice Chairman	City Hall Camden
John Green	
W. F. Dobbins	
William H. White	
Fred Siris, Ex-Officio	

CAPE MAY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
(Not appointed January 1, 1939)	

CLEMENTON HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Eleanor G. Phillips, Chairman	Charles L. Skerrett Secretary-Treasurer
Charles Hart, Vice Chairman	Clementon
David Weir	
William J. Miller	
Charles L. Skerrett	

ELIZABETH HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Otto G. Altenburg, Chairman	John A. Kervick
Mrs. Jerome Samuels	Secretary-Treasurer
George J. Reiss	1139 E. Jersey Street
Matilda C. Flynn	Elizabeth
J. Henry George	
Harry I. Luftman, Ex-Officio	

HACKENSACK HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Louis W. Schaffer, Chairman	Victor Banta
Frank Bogert, Vice Chairman	Secretary-Treasurer
Victor Banta, Secretary-Treasurer	210 Main Street
Thomas H. Dennis	Hackensack
Rev. John J. Sorter	
William J. Nelson, Ex-Officio	

HADDONFIELD HOUSING AUTHORITY

Commissioners	Agent for Correspondence
(Not appointed January 1, 1939)	

HARRISON HOUSING AUTHORITY

Commissioners	Agent for Correspondence
George W. Breitenbucher, Chairman	James W. Hanlon
Joseph Hughes, Vice Chairman	313 Harrison Avenue
James W. Hanlon, Secretary	Harrison
Thomas McCann	
Robert Owens	

JERSEY CITY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Christian H. Ziegler, Chairman	George J. Daley
George J. Baumann, Vice Chairman	921 Bergen Avenue
George J. Daley, Secretary	Jersey City
Capt. Michael H. McClain	
James F. Kelly	

KENILWORTH HOUSING AUTHORITY

Commissioners	Agent for Correspondence
John V. Nostrand, Chairman	Elvin H. Ullrich
Leroy Glendinning, Vice Chairman	Secretary
Samuel Scurese	Kenilworth
Archibald Reuter	
Julius Althoff	

LONG BRANCH HOUSING AUTHORITY

Commissioners	Agent for Correspondence
John W. Flock, Chairman	John E. Schulz
Samuel M. Heinlich, Vice Chairman	Secretary-Director
Philip J. Eager	252 Broadway
William H. Wooley	Long Branch
Forrest Green	

MONTCLAIR HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Mrs. Maxwell Barus, Chairman	Andrew M. Faure
Robert W. Ryan	Secretary
Arnold Koch	Room #12, Municipal Bldg.
C. Alexander Capron	Montclair
T. Scovill Snyder	

MORRISTOWN HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Robert H. Schenck, Chairman	James D. Ball
Dr. Robert T. Hillock	Secretary
James D. Ball, Secretary	55 Cutler Street
Alexander Fromme	Morristown
Dominick Bontempo	

NEWARK HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Michael A. Stavitsky, Chairman	Neil J. Convery
Charles P. Gillen, Vice Chairman	Secretary-Director
John A. Towey	City Hall
John F. Lee	Newark
Harold A. Lett	
Harry L. Tepper, Ex-Officio	

NORTH BERGEN HOUSING AUTHORITY

Commissioners	Agent for Correspondence
James T. Flannery, Chairman	Gerald M. Murphy Executive Director
John Roe, Vice Chairman	960 Bergenline Avenue
Peter Musto	North Bergen
Henry Zophi	

OCEAN CITY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
H. Walford Gardiner, Chairman	Ralph H. Van Gilder
Arthur J. Boyer, Vice Chairman	801 Asbury Avenue
Ralph H. Van Gilder, Secretary-Treasurer	Ocean City
Charles B. Powell	
Richard H. Johnson	
J. Paul Souders, Ex-Officio	

ORANGE HOUSING AUTHORITY

Commissioners	Agent for Correspondence
James Fitten, Chairman	Edmond J. Dwyer
Daniel Scrocco, Vice Chairman	Counsel
Mrs. Percy Ingalls	60 Park Place
Joseph W. Bowers	Newark
William F. Brown, Jr.	

PASSAIC COUNTY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Felix G. Pittet, Chairman	Felix G. Pittet
Joseph W. King, Vice Chairman	c/o Stanley F. Burgess
Neil Kort	County Administration Bldg.
Joseph Hammond	Paterson
Fred S. Childs	

PERTH AMBOY HOUSING AUTHORITY

Commissioners	Agent for Correspondence
John Sofield, Chairman	Alexander O. Zambory
Frank Van Syckle	Secretary-Director
Isadore Jacobson	Perth Amboy Nat'l Bank Bldg.
Gustave J. Novack	Perth Amboy
Westley Hansen	
Milton Mann, Ex-Officio	

PLAINFIELD HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Charles W. Nagel, Chairman	Thomas Carty Acting Director 400 Park Avenue Plainfield
Marjorie N. Robinson, Vice Chairman	
F. Irving Walsh	
Samuel Kriney	
Thomas J. Lappin	
Joseph G. Carty, Ex-Officio	

PRINCETON HOUSING AUTHORITY

Commissioners	Agent for Correspondence
David S. Lloyd, Jr., Chairman	Ralph E. Kimble 1 Hamilton Avenue Princeton
Isaac A. Vogel, Vice Chairman	
Ralph E. Kimble, Secretary-Treasurer	
R. A. Benham	
Daniel Vallance	

SUMMIT HOUSING AUTHORITY

Commissioners	Agent for Correspondence
William D. Darling, Chairman	Winston K. Ogden 30 Beechwood Road Summit
Vernon G. Carrier, Vice Chairman	
Winston K. Ogden, Secretary-Treasurer	
James B. Burke	
Eugene Dapero	

TRENTON HOUSING AUTHORITY

Commissioners	Agent for Correspondence
Herbert W. Bradley, Chairman	Samuel Haverstick Executive Director 235 E. Hanover Street Trenton
J. Conner French, Vice Chairman	
Walter O. Lochner, Secretary-Treasurer	
Peter Pulone	
David L. Kelsey	
Morris Mogelever, Ex-Officio	