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Paterson-Clifton-Passaic, N.J.

1967

DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410
JUN 10 1967

Analysis of the
**PATERSON-CLIFTON-PASSAIC,
NEW JERSEY
HOUSING MARKET**

as of April 1, 1967

A Report by the
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411

December 1967

ANALYSIS OF THE
PATERSON-CLIFTON-PASSAIC, NEW JERSEY, HOUSING MARKET
AS OF APRIL 1, 1967

Field Market Analysis Service
Federal Housing Administration
Department of Housing and Urban Development

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Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science, the judgmental factor is important in the development of findings and conclusions. There will be differences of opinion, of course, in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst and the FHA Market Analysis and Research Section.

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ANALYSIS OF THE
PATERSON-CLIFTON-PASSAIC, NEW JERSEY, HOUSING MARKET
AS OF APRIL 1, 1967

Summary and Conclusions

1. The economy of the Paterson-Clifton-Passaic Housing Market Area (HMA) is characterized by a diversified economic structure; there is no concentration in any one industrial sector. As in most other major metropolitan areas, however, trade, services, and government have been the source of an increasing proportion of total employment in recent years. Nonagricultural wage and salary employment increased steadily during the 1958-1966 period, averaging about 12,050 jobs annually; over three-fourths of the yearly gain occurred in nonmanufacturing industries, particularly trade, services, and government. In 1966 unemployment averaged 22,600 workers, equal to 4.3 percent of the work force, the lowest level of the entire 1958-1966 period. Over the next two years, wage and salary employment in the HMA is expected to increase by 13,000 jobs a year, with substantial gains anticipated in trade, services, and government.
2. The April 1967 median income of all families in the HMA, after deduction of federal income taxes, was about \$8,625; the median income of all renter households of two or more persons was \$7,100. By April 1969, the median after-tax income of all families in the area is expected to approximate \$9,100, while the median income of renter households is expected to rise to \$7,475.
3. In April 1967 the HMA population totaled about 1,349,000 persons, an annual increase of 23,150 persons (about two percent) over the April 1960 total of 1,186,900. During the 1950-1960 decade, the population grew by 31,075 a year. By April 1, 1969, the population is expected to total 1,397,000 persons, a yearly increase of 24,000; of the annual gain, 16,500 is anticipated for Bergen County and 7,500 for Passaic County. The number of households in the HMA totaled 406,800 in April 1967, an average annual gain of 7,175 since 1960, somewhat below the 1950-1960 yearly increase of 9,850. During the next two years, household growth is expected to be about 7,350 a year, including 4,900 in Bergen County and 2,450 in Passaic County.
4. The April 1967 housing inventory of 421,200 units represents a net gain of 50,200, or nearly 7,175 a year since 1960; the average gain between 1950 and 1960 was approximately 10,100 a year. New private residential construction activity in the area increased from 7,200 units in 1960 to 9,150 units in 1964 and then declined in the following two years to a 1966 total of 5,575 units. The single-family construction volume in the area has declined steadily from 4,950 homes in 1960 to 2,375 units in 1966, while multifamily construction increased from 2,250 units in 1960 to 5,525 units in 1964, before declining to a 3,200-unit level in 1966. The proportion of units occupied by owners in the HMA increased from 58.5 percent in 1950 to 65.4 percent in 1960 and then declined to a 64.2 percent level in April 1967.

5. There were 4,550 available vacant housing units in the Paterson-Clifton-Passaic area as of April 1, 1967, of which 1,675 were available for sale, representing a homeowner vacancy ratio of less than one percent. The remaining 2,875 available vacant units were for rent, a rental vacancy ratio of 1.9 percent.
6. The number of additional housing units needed to meet the requirements of anticipated household increases and to allow for expected occupancy and inventory changes in the market is estimated at 8,000 units annually. Total demand consists of 3,700 single-family units and 4,300 multifamily units a year. There may be a small additional demand at the lower rents which require some form of public benefits or assistance. These demand estimates do not include public low-rent housing or rent-supplement accommodations. The table on page 33 summarizes the projected annual demand for new single-family and multifamily housing by county. The qualitative demand for sales housing is presented on page 35 and for multifamily housing on page 36.
7. There is an estimated annual demand for about 425 additional "skilled" nursing home beds in the HMA during the next two years. The estimated yearly demand for skilled beds in Bergen County totals 300, while in Passaic County, the demand is projected at 125 beds annually. Utilization of the 880 beds whose construction is already underway or which have been approved should be observed before further additions to the nursing home inventory are approved, however.

ANALYSIS OF THE
PATERSON-CLIFTON-PASSAIC, NEW JERSEY, HOUSING MARKET
AS OF APRIL 1, 1967

Housing Market Area

For the purposes of this analysis, the Paterson-Clifton-Passaic Housing Market Area (HMA) is defined as being coextensive with the Bureau of the Budget definition of the Paterson-Clifton-Passaic Standard Metropolitan Statistical Area (SMSA) which includes Bergen and Passaic Counties, New Jersey. In 1960, this area had a population of about 1,186,900 persons.^{1/} The HMA is heavily urbanized; over three-fourths of the 1960 population of the HMA resided in 34 urban communities, each of which had a population of 10,000 persons or more in 1960.

The HMA is virtually surrounded by three highly urbanized standard metropolitan statistical areas, the Jersey City SMSA and the Newark SMSA on the south and the New York SMSA on the east and north. Sussex County, New Jersey, adjoins the western boundary of the HMA. The HMA and the three adjacent SMSA's, along with Middlesex and Somerset Counties, New Jersey, constitute the New York-Northeastern New Jersey Standard Consolidated Area, which in 1960 had an aggregate population of about 14,759,000 persons.

Transportation, in its various forms, represents one of the most important activities in the HMA and in the entire Standard Consolidated Area. The transportation system of this area is complex and has many facets; only the major components are outlined below.

Highways play a very important part in the movement of goods and persons in the area. Major north-south routes include New Jersey routes 23 and 17, the Garden State Parkway, U.S. route 9W and the Palisades Interstate Parkway. East-west travel is facilitated by U.S. route 46 and New Jersey routes 3 and 4. New York-bound traffic utilizes the George Washington Bridge and the Lincoln Tunnel. Three partially-completed Interstate routes, including 80, 95, and 287, will further facilitate travel in and through the area.

As part of the total transportation network of the HMA, three major airports are within reasonable distance to most communities in the area. These airports include La Guardia and John F. Kennedy International Airports in New York and the Newark Airport. There are many smaller airports in the HMA used by personal and business aircraft.

^{1/} Inasmuch as the rural farm population of the Paterson-Clifton-Passaic HMA totaled only 320 persons in 1960, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

Railroad transportation for both commutation and freight plays a major role. The major passenger carrier in the area is the Erie-Lackawanna Railroad. Local and interstate bus transportation also is an important link in the transportation system.

According to the 1960 Census, there was a net out-commutation of about 74,400 residents from the Paterson-Clifton-Passaic HMA in 1960, with 134,200 area residents commuting to work outside the area and 59,800 nonresidents commuting daily to jobs in the area. As shown in the following table, the majority of the out-commuters work in the nine-county New York SMSA. The bulk of the in-commuters live in the Newark and the New York SMSA's.

Commutation Patterns
Paterson-Clifton-Passaic, New Jersey, HMA
April 1960

<u>Area</u>	<u>Nonresident in-commutation</u>	<u>Resident out-commutation</u>	<u>Net in- or out- commutations^{a/}</u>
Total commutation	<u>59,800</u>	<u>134,200</u>	<u>-74,400</u>
New York total	<u>20,425</u>	<u>76,325</u>	<u>-55,900</u>
New York SMSA	<u>19,500</u>	<u>76,075</u>	<u>-56,575</u>
Other New York areas	<u>925</u>	<u>250</u>	<u>675</u>
New Jersey total	<u>37,675</u>	<u>54,800</u>	<u>-17,125</u>
Newark SMSA	<u>22,125</u>	<u>27,575</u>	<u>-5,450</u>
Jersey City SMSA	<u>12,625</u>	<u>25,775</u>	<u>-13,150</u>
Other New Jersey areas	<u>2,925</u>	<u>1,450</u>	<u>1,475</u>
Other areas	<u>1,700</u>	<u>3,075</u>	<u>-1,375</u>

^{a/} Minus sign (-) indicates net out-commutation.

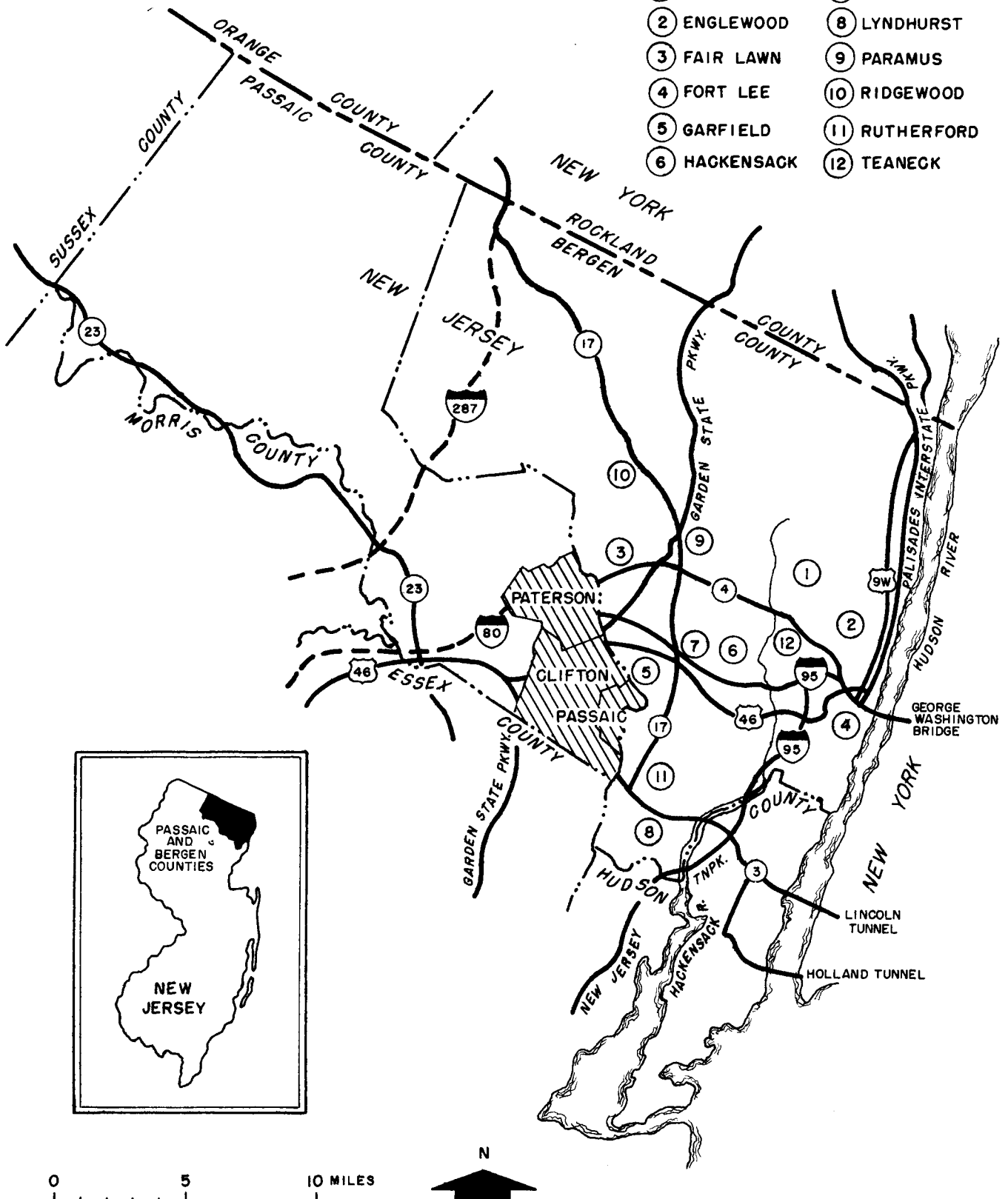
Source: 1960 Census of Population: Journey to Work Report (data rounded).

Because of the size and complexity of the Paterson-Clifton-Passaic HMA, each of the two counties of the HMA will be treated as an individual sub-market for the purposes of presenting data on income, demography, housing, and demand.

PATERSON-CLIFTON,-PASSAIC, NEW JERSEY HOUSING MARKET AREA

KEY TO PLACES:

- | | |
|---------------|--------------|
| ① BERGENFIELD | ⑦ LODI |
| ② ENGLEWOOD | ⑧ LYNTHURST |
| ③ FAIR LAWN | ⑨ PARAMUS |
| ④ FORT LEE | ⑩ RIDGEWOOD |
| ⑤ GARFIELD | ⑪ RUTHERFORD |
| ⑥ HACKENSACK | ⑫ TEANECK |



Economy of the Area

History and Character

The development of the Paterson-Clifton-Passaic area began when Dutch settlers crossed the Hudson River from New Amsterdam (New York) and began farming the New Jersey lands. Manufacturing began in the area in 1793 when a cotton mill was constructed in Paterson. The textile industry grew fairly rapidly and expanded to include the manufacture of cotton, woolen, and silk goods. The manufacturing of durable goods began in the 1830's. This early durable goods manufacturing included the production of small firearms, textile machinery, and locomotive equipment. In the early 1900's, labor-management disputes closed many of the textile mills in the area and this industry never regained its former prominence, although it remains a significant area employer today. The completion of the George Washington Bridge in 1931 opened the area to further residential, commercial, and industrial development. World War II gave impetus to industrial expansion, and manufacturing activities along with trade, services, and government grew rapidly as an accompaniment.

The present economy of the Paterson-Clifton-Passaic HMA is characterized by a diversified economic structure. This diversity is evidenced by minimal employment concentrations among the various categories of the manufacturing sector. The leading manufacturing employers of the HMA, the chemical and instruments industries, employed respective averages of 18,900 and 18,400 workers during 1966, each accounting for only about four percent of total wage and salary employment. Only four other manufacturing industries (apparel, textiles, fabricated metals, and electrical machinery) accounted for as much as three percent of total wage and salary employment in most years since 1958; an exception is the transportation equipment industry which was the largest manufacturing employer in the area during the late-1950's and early 1960's. Employment in the latter industry declined steadily after 1962 until transportation equipment accounted for less than three percent of all wage and salary employment in 1966. As in most other major metropolitan areas, an increasing proportion of employment in the HMA is in trade, services, and governmental functions.

Work Force

According to the New Jersey Division of Employment Security, the civilian work force in the Paterson-Clifton-Passaic HMA averaged 529,700 persons in 1966, an increase of 11,300 (about two percent) over the 1965 level and an increase of 76,800 (17 percent) over the 1958 level. It should be noted that work force data for the 1958-1961 period are based on bimonthly data and are not entirely comparable with more recent data reported each month; it is judged, however, that the resulting difference in levels in the two periods is not too significant. The increase in the size of the work force

since 1958 represents an annual gain of about 9,600 workers. During the 1958-1961 period, the work force increased by an average of approximately 6,325 persons a year compared with an average of over 11,550 persons annually since then. The faster growth in the size of the work force since 1960 reflects an increase in yearly employment gains in the HMA during the 1961-1966 period (see table I).

Employment

Current Estimate and Past Trend. Nonagricultural wage and salary employment in the HMA averaged 439,100 workers in 1966, an increase of 96,400 (28 percent) over the 1958 level.^{1/} As shown in the following table, such employment has grown irregularly, but continuously, during the past nine years. The largest gains occurred in the 1958-1959 period (14,700), in the 1961-1963 interval (a gain of 14,550 a year), and in the 1964-1966 period (an annual average increase of 18,350). During these periods of substantial growth, manufacturing employment exhibited significant increases. Although manufacturing employment gains have caused notable over-all increases in wage and salary employment during certain periods over the past nine years, the continuous growth in nonmanufacturing industries has been responsible for the unbroken upward trend in total employment in the HMA over the entire 1958-1966 period.

Trend of Nonagricultural Wage and Salary Employment Paterson-Clifton-Passaic, New Jersey, HMA Annual Averages, 1958-1966

<u>Year</u>	<u>Manu- facturing</u>	<u>Nonmanu- facturing</u>	<u>Total</u>	<u>Change in total</u>
1958	156,700	185,900	342,700	-
1959	163,700	193,800	357,400	14,700
1960	161,400	201,700	363,100	5,700
1961	158,200	208,400	366,600	3,500
1962	167,500	215,900	383,400	16,800
1963	168,500	227,200	395,700	12,300
1964	165,400	237,000	402,400	6,700
1965	172,700	248,400	421,100	18,700
1966	180,400	258,700	439,100	18,000

Note: Subtotals may not add to totals because of rounding.

Source: New Jersey Division of Employment Security, (see table II).

^{1/} Comparable wage and salary employment data are available for the years 1958-1966 only.

In 1966, manufacturing employed an average of 180,400 workers, an increase of 23,700 (15 percent) over the 1958 level, or over 2,950 a year. The average obscures the year-to-year gains and losses which occurred during the period, however. Manufacturing employment increased by 7,000 workers between 1958 and 1959, declined by 5,500 in the following two years, increased again between 1961 and 1963 by 10,300 employees, dropped by 3,100 in the following year, and then exhibited continuous gains totaling 15,000 workers in 1965 and 1966. Despite the significant declines during certain periods in the past nine years, there were net gains in all but four industries. The leaders in manufacturing employment growth during this period were the chemical (about 1,075 a year), and fabricated metals (640 a year) industries, although four other industries had average annual gains of between 300 and 500 employees. The manufacturing categories showing net average yearly losses during the 1958-1966 period were primary metals, electrical machinery, transportation equipment, and textiles. The two industries which have exhibited an almost continuous downward trend for a number of years, the transportation equipment and textile industries, were the loss leaders with respective average decreases of 875 and 425 employees annually since 1958 (see table II).

Nonmanufacturing employment averaged 258,700 workers in 1966, representing an increase of 72,800 (39 percent), or about 9,100 annually, since 1958. With the exception of the very small mining industry there were employment gains in all nonmanufacturing sectors during the period. The leaders were trade (3,625 a year), services (2,675 annually), and government (1,550 a year). These three sectors accounted for slightly over 65 percent of the total wage and salary employment increase of the 1958-1966 period (see table II).

Employment by Industry. Of an average of 439,100 wage and salary workers employed in the Paterson-Clifton-Passaic HMA in 1966, about 180,400 or 41 percent were employed by manufacturing industries. The 1966 ratio was down from a level of 46 percent reported in 1958, reflecting the growing importance of the nonmanufacturing sector in the economy of the area.

In the late 1950's and early 1960's manufacturing employment was not as evenly distributed as it is now but, with growth in the smaller industries since, employment in the manufacturing segment of the economic base of the HMA has become rather well-diversified (see table II). In 1966, only three manufacturing industries had more than 17,000 employees (over three percent of total wage and salary employment): the instruments, apparel, and chemical industries. Their combined employment represented about 30 percent of total manufacturing employment in 1966.

The chemical industry employed an average of 18,900 workers in 1966 (slightly over four percent of total wage and salary employment), making it the largest manufacturing employer in the HMA. In 1958 this industry was ranked sixth as an employer; with continuous gains since 1958, it has achieved the top position in employment. The instruments industry employed 18,400 employees in 1966, closely following chemicals. In 1958 this industry was the fifth largest employer but, with large increases in the 1958-1960 period and continuous moderate gains since then, it has become the second largest in the area. The increased importance and demand for aircraft instruments and electronic guidance systems, the major products of the firms in the HMA, caused the appreciable employment increments of the past nine years. The third largest employer is the apparel industry, with 17,200 workers in 1966. This manufacturing category has had rather significant growth since 1961 and has remained in third position in the HMA as a source of employment.

The remainder of the manufacturing employment in the HMA was rather evenly distributed in 1966, as shown in table II. Eight of the remaining eleven industries listed in the table had between 10,100 and 14,300 employees in 1966; the three categories which fell below the 10,000-employee level included primary metals (4,900), paper and allied products (8,700), and leather (2,500).

The increase in employment rank of the three industries discussed in the preceding section implies that other industries declined in importance. These were the electrical machinery, transportation equipment, and textile industries. In 1958 the transportation equipment industry employed an average of 19,500 workers and was the largest employer in the area. In the aircraft and aerospace segment of this industry, employment decreased by a third; in 1966 an average of 12,500 workers were employed by this industry. The second largest employer in the area in 1958 was the textile industry, with 16,900 persons. Employment in this industry has been declining rather steadily since the end of World War II when textile manufacturing began its exodus to the South and many of the large firms in the area terminated operations. In 1966, an average of 13,500 workers were employed in textile manufacturing plants in the HMA. The electrical machinery industry engaged an average of 14,800 workers in 1958 and was the fourth largest source of employment. Employment declined in ensuing years as several firms moved from the area; in 1966, an average of 13,800 employees were working in the industry.

Nonmanufacturing industries, employing an average of 258,700 workers in 1966, have accounted for an increasing share of all wage and salary employment in the Paterson-Clifton-Passaic area. During the 1958-1966 period, such employment increased from 54 percent to 59 percent of all wage and salary employment, principally reflecting large-scale expansion in trade and services.

Wholesale and retail trade establishments are the largest source of wage and salary employment in the area, employing some 97,900 persons in 1966, over 22 percent of all wage and salary employees. Employment in this industry has increased continually since 1958 and growth over the past nine years has averaged about 3,625 employees a year; since 1961, growth averaged approximately 4,450 persons annually. Closely following trade is the services industry group, which provided jobs for an average of 57,200 workers in 1966, about 13 percent of wage and salary employment. Since 1958, service employment has increased by an average of 2,675 workers a year. The various local, state, and federal government agencies in the HMA engaged an average of 41,800 persons in 1966, or nearly 10 percent of wage and salary employment. Government employment has grown steadily during the past nine years by about 1,550 a year; since 1961, the average annual increase has been around 1,850.

The construction industry with 23,100 workers employed in 1966 and the transportation and utility firms with 23,800, each accounted for over five percent of all wage and salary employment. Employment in these industries grew almost continuously since 1958 with about 425 workers added each year by construction companies and 400 employees annually by the transportation and utility establishments. The finance, insurance, and real estate group employed 14,500 persons in 1966 and has shown rather stable gains averaging about 425 a year over the 1958-1966 period.

Principal Employment Sources

The manufacturing base of the Paterson-Clifton-Passaic HMA generally consists of moderate-size firms. According to the 1965 County Business Patterns (a publication of the U.S. Department of Commerce), there were only 64 firms out of a total of about 25,400 in the HMA which employed 500 or more employees each in the first quarter of 1965.

There are only about a half dozen major manufacturing firms in the HMA employing 2,000 or more. As of January 1967, these firms accounted for nearly 16 percent of all manufacturing employment in the area. Two of these firms are in the transportation equipment industry, two produce instruments, one is in the electrical machinery industry, and one manufactures various rubber products.

The largest manufacturing firm in the HMA is the Bendix Corporation, Division of Navigation and Control. Bendix manufactures aircraft instruments and controls. During the November 1963-January 1967 period, employment increased moderately. The General Precision Aerospace Group, the other large instrument manufacturer in the area, also produces guidance and control systems. The major firms in the transportation equipment

industry produce and assemble motor vehicle and aerospace equipment. The two largest companies in this category are the Ford Motor Company and the Wright Aeronautical Division of the Curtiss Wright Corporation. The Federal Laboratories of the International Telephone and Telegraph Corporation at Passaic and Paterson manufactures electronic components and communications equipment. The U.S. Rubber Company produces various rubber products including hoses, belting, and other industrial rubber items.

Unemployment

The New Jersey Division of Employment Security reported that an average of 22,600 workers were unemployed during 1966 in the HMA, representing 4.3 percent of the work force. This was the lowest level of unemployment in the area during the entire 1958-1966 period. Unemployment was at a peak in 1958, when 42,100 persons were out of work, an unemployment ratio of 9.3 percent. In 1959 and 1960, unemployment declined and then rose to a 7.1 percent level in 1961, fell to 5.5 percent in 1962, rose in the 1963-1964 period to 6.0 percent, and then declined to the 1966 level of 4.3 percent (see table I).

Future Employment Prospects

Based on past employment trends and on information from local and state sources concerning prospective gains and losses, nonagricultural wage and salary employment in the Paterson-Clifton-Passaic HMA is expected to increase by 13,000 jobs a year during the April 1967-April 1969 forecast period. The projected annual gain is somewhat above the 1958-1966 yearly growth of 12,050 jobs, but is slightly below the 14,500 jobs annual growth which has occurred since 1961.

As in the past, the greater part of the anticipated employment increase will occur in the nonmanufacturing sector of the economy, particularly in trade, services, government, and construction. Nearly two-thirds of the projected yearly employment growth is expected in these four non-manufacturing industries, particularly in trade and service establishments. Within the manufacturing sector, the main contributors to growth are expected to be the chemical and fabricated metals industries. Growth is anticipated in all other manufacturing categories with the exception of the stagnating textiles industry.

The supply of available labor in the entire northeastern New Jersey-New York area is becoming quite limited. For example, preliminary estimates for February 1967 compiled by the Manpower Administration of the U.S. Department of Labor indicate that unemployment is at a 4.7 percent level in the Jersey City SMSA, 4.4 percent in the Newark SMSA, 4.0 percent in the New York SMSA, and 4.3 percent in the Paterson-Clifton-Passaic area. These low levels of available labor supply suggest that it will become increasingly more difficult for employers to fill vacant

positions from this large urban area. Taking this factor into consideration, it is judged that about one-fourth of the projected employment increase of 13,000 jobs a year will be filled by a further reduction in the number of unemployed in the area. The remainder of the 13,000 job openings a year are expected to be filled by in-migrants, new labor force entrants, and in-commuters.

The expected increase in employment includes new jobs at several sizable firms, such as the Corn Products and Western Union Companies, which will move into the HMA from the New York area within the near future. The impact of such firms on the local job market will not be great, however, since most of their present personnel will be transferred also.

It should be noted that the projected employment increase is predicated on the premise that no recession will occur during the next two years. If such a recession does occur, the employment projection will need to be revised accordingly. Also, if local employers are not able to attract the required number of workers into the area during the forecast period, the employment estimate will not be realized. In this case, overtime work will probably increase.

Incomes

The estimated annual income of all families in the HMA, after deduction of federal income taxes, is about \$8,625 and the median income of renter households of two or more persons is \$7,100. By 1969, the median annual after-tax income of all families in the HMA is expected to approximate \$9,100, while the median after-tax income of renter households is expected to rise to \$7,475. Annual median after-tax incomes of all families and renter households in the two major submarkets of the HMA are shown in the following table. Detailed distributions of families and renter households by annual after-tax income by submarket are presented in table III.

Median Annual After-Tax Incomes of Families and Renter Households
Paterson-Clifton-Passaic, New Jersey, HMA
1967 and 1969

<u>Area</u>	<u>1967 median incomes</u>		<u>1969 median incomes</u>	
	<u>All families</u>	<u>Renter households^{a/}</u>	<u>All families</u>	<u>Renter households^{a/}</u>
Bergen County	\$9,250	\$7,575	\$9,725	\$7,975
Passaic County	7,525	6,200	7,925	6,525
HMA total	8,625	7,100	9,100	7,475

^{a/} Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Demographic Factors

Population

HMA Current Estimate and Past Trend. The population of the Paterson-Clifton-Passaic HMA was approximately 1,349,000 as of April 1, 1967, an average annual gain of 23,150 (about two percent^{1/}) since April 1960. Between 1950 and 1960, the population increased by an average of about 31,075 persons (three percent) a year from 876,200 to 1,186,900 (see table IV). During the late 1950's and early 1960's, the rate of population growth was probably at its lowest; as multifamily construction increased in later years, it is judged that HMA population gains increased, particularly in Bergen County.

Bergen County. The April 1, 1967 population of this county was approximately 893,200, an average annual gain of 16,125 (two percent) over the April 1960 level. During the 1950-1960 decade, the population grew by about 24,100 persons a year (almost four percent), from 539,150 in 1950 to 780,250 in 1960. The slower population gain since 1960 in Bergen County was the result of the lack of housing and available building sites in those portions of the county easily reached by commuters from New York and New Jersey employment centers. During the 1950-1960 decade, almost 36 percent of the growth occurred in eight of the more than sixty communities in the county. The major growth areas were Bergenfield, Fair Lawn, Fort Lee, Lodi, New Milford, Paramus, Ridgewood, and Teaneck. Since 1960, the same eight areas accounted for about 22 percent of the population growth and only in Fort Lee were the annual gains higher than those of the 1950-1960 period, reflecting the increase in multifamily housing in that community. Only four other Bergen County communities had greater population gains since 1960 than in the previous decade. The four areas were Cliffside Park, Hackensack, North Arlington, and Ridgefield Park (see table IV). In three of these areas, the larger gains were the result of increased multifamily construction.

Passaic County. The population of Passaic County is estimated at 455,800 persons as of April 1, 1967, an average annual increase of about 7,025 (nearly two percent) since 1960. Over the 1950-1960 decennial period, the population grew from 337,100 to 406,600 persons, an average yearly increase of approximately 6,950 (about two percent). The stable rate of population growth in Passaic County during the past seventeen years results from increased rates of growth in Wayne Township and the outlying communities in the northwestern portion of the county, offsetting slowed growth in Clifton and Totowa. Between 1950 and 1960, the population in Wayne Township grew by about 1,750 persons a year compared with a 1960-1967 growth of 2,550 persons annually (see table IV).

^{1/} All average annual percentage changes used in the remainder of this analysis are derived through the use of a formula designed to calculate the rate of change on a compound basis.

The population of Paterson, the largest of the three central cities of the HMA, was 146,450 in April 1967, reflecting an average annual gain of 400 since 1960; during the 1950-1960 decade, the population in Paterson grew by an average of 430 a year. In Clifton, the population was estimated at 87,650 as of April 1967, a yearly increase of 800 during the 1960-1967 period, less than half the average annual growth of 1,750 during the 1950-1960 period. Passaic City gained an average of about 110 persons a year since 1960 to an April 1967 population of 54,750 persons; during the 1950-1960 decade, this city lost around 375 persons annually (see table IV). The stabilization of the growth rate in Paterson and the reversal of the 1950-1960 trend in Passaic reflect the occupancy of hundreds of multi-family housing units built in these cities since 1960. The reduced rate of growth in Clifton since the 1950-1960 decade resulted from the diminishing availability of building sites for single-family construction in the city and a relatively small amount of multifamily construction in the 1960-1967 period.

Population Trends
Paterson-Clifton-Passaic, New Jersey, HMA
April 1950 to April 1967

<u>Area</u>	<u>April 1,</u>			<u>Average annual change</u>			
	<u>1950</u>	<u>1960</u>	<u>1967</u>	<u>1950-1960</u>		<u>1960-1967</u>	
				<u>No.</u>	<u>Pct.^{a/}</u>	<u>No.</u>	<u>Pct.^{a/}</u>
HMA total	876,232	1,186,873	1,349,000	31,064	3.0	23,150	1.9
Bergen County	539,139	780,255	893,200	24,112	3.7	16,125	2.0
Passaic County	337,093	406,618	455,800	6,952	1.9	7,025	1.7
Clifton	64,511	82,084	87,650	1,757	2.4	800	1.0
Passaic	57,702	53,963	54,750	- 374	-.7	110	.3
Paterson	139,336	143,663	146,450	433	.3	400	.3
Rest of county	75,544	126,908	166,950	5,136	5.2	5,715	4.0

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population.
1967 estimated by Housing Market Analyst.

Future Population Growth. On the basis of anticipated employment gains and past trends of growth, the total population of the Paterson-Clifton-Passaic HMA is expected to increase by 48,000 (24,000 a year) to an April 1, 1969 total of 1,397,000 persons. The projected annual growth of 24,000 persons is only slightly above the 23,150 average yearly gain of the 1960-1967 period.

As in the past, the greater share of the growth is expected to occur in Bergen County which will have an estimated population of 926,200 persons in April 1969, an average annual gain of 16,500 or 69 percent of the total projected gain in the HMA. Because of the limited availability of building sites in the eastern and central portions of the county, population growth in these areas will depend upon the demolition of existing structures to create sites for high-density housing. It is likely, however, that an increasing proportion of the growth will occur in the northern and northwestern portions of Bergen County.

By April 1, 1969, the population in Passaic County is expected to total 470,800 persons, an average annual increase of about 7,500 over the April 1967 figure. In this county, the three central cities and the communities contiguous to them will probably have a decreasing share of the future growth because of the diminishing supply of available building sites. In these areas, as in Bergen County, much of the growth in the urbanized areas will depend upon the clearance of land for high-density housing. The bulk of the future population growth is expected to occur in the western and northwestern portions of the county, in such areas as Wayne Township, West Milford Township, Wanaque, Bloomingdale, and North Haledon.

Natural Increase and Migration. During the 1950-1960 decade, net natural increase (excess of resident births over resident deaths) in the Paterson-Clifton-Passaic HMA totaled about 130,425 persons, while the total population increased by approximately 310,650 persons, indicating a net in-migration of about 180,225 (18,025 a year). Since 1960, there has been a net in-migration of population averaging around 11,325 persons a year. The decline in the number of persons migrating into the HMA since 1960 reflects the decrease in migration into Bergen County because of the lack of available housing in the early 1960's in the areas most attractive to prospective residents. In this county, in-migration averaged 15,275 a year during the 1950-1960 decade and only 8,575 annually since then. In Passaic County, migration into the area remained fairly steady during the past seventeen years averaging around 2,725 persons yearly during the 1950-1960 decade and 2,750 annually during the 1960-1967 period.

Of the three central cities of the HMA, both Paterson and Passaic had a net out-migration of population during the entire 1950-1967 period. There was a net migration of population into Clifton during the past seventeen years, but the amount has declined substantially since 1960. The migration of population from Paterson and Passaic reflects the movement of persons to the suburban areas of the HMA while the slower rate of in-migration to Clifton resulted from a more moderate population growth in the 1960-1967 period as building sites became more limited. The volume of multifamily construction was not commensurate with the reduced availability of vacant land.

Migration patterns for the counties and the central cities of the HMA are presented in table V.

Households

HMA Current Estimate and Past Trend. Since 1960, the number of households (occupied housing units) in the HMA has increased by about 50,300 to an April 1, 1967 total of 406,800, an average annual gain of approximately 7,175 (about two percent). Between 1950 and 1960, the number of households increased by about 9,850 (over three percent) a year (see table VI).^{1/} The slower rate of household growth since 1960 reflects the reduction in the population growth rate.

Bergen County. As of April 1, 1967, there were 264,600 households in Bergen County, representing an average annual gain of 4,850 (two percent) since 1960. Over the 1950-1960 decade, the number of households increased by about 7,325 (four percent) a year. As in the case of population growth, a large portion of the household growth during the 1950-1960 decade occurred in eight communities in Bergen County including Bergenfield, Fair Lawn, Fort Lee, Lodi, New Milford, Paramus, Ridgewood, and Teaneck. During the 1950-1960 decennial period, over 34 percent of all household growth in the county occurred in these communities; in the 1960-1967 period, these communities accounted for 24 percent of the growth with only Fort Lee achieving a higher gain than that of the 1950-1960 decade. In addition to Fort Lee, the communities of Hackensack and Ridgefield Park experienced higher household gains since 1960 as a result of increased multifamily additions in these areas (see table VI).

Passaic County. In Passaic County, the number of households increased by an average of 2,325 (almost two percent) since 1960 to an April 1, 1967 total of 142,200. Between 1950 and 1960, the number of households grew by about 2,525 (over two percent) annually. The greatest post-1960 rates of growth occurred in the areas of most rapid population gain. Wayne Township led all communities with a 1960-1967 average yearly gain of 640 households (nearly seven percent) compared with a growth of 440 (about nine percent) during the 1950-1960 decade. Most of the outlying communities such as West Milford, Ringwood, Little Falls, and West Paterson also experienced high rates of growth since 1960. The combined household gain of all suburban communities excluding Hawthorne, Totowa, and Wayne Township, averaged 790 (four percent) a year during the past seven years compared with a growth of about 740 (five percent) annually during the 1950-1960 decade (see table VI). These suburban communities and Wayne Township accounted for 47 percent of the total 1950-1960 household gain in the county and 62 percent of the 1960-1967 growth.

^{1/} The increase in the number of households between 1950 and 1960 reflects, in part, the change in census definition from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census.

As of April 1967, there were 27,600 households in the city of Clifton, 19,250 in Passaic, and 48,550 in Paterson. In Clifton, the 1950-1960 household growth averaged about 630 a year (three percent) compared to a post-1960 rate of only 300 (slightly over one percent) annually. The household gain in Passaic averaged about 90 a year during the 1950-1960 decade and about 150 annually since then, reflecting an appreciable increase in multifamily additions. Yearly household gains in Paterson remained fairly stable during the past seventeen years.

Household Trends
Paterson-Clifton-Passaic, New Jersey, HMA
April 1950 to April 1967

Area	April 1,			Average annual change			
	1950	1960	1967	1950-1960		1960-1967	
				No.	Pct. ^{a/}	No.	Pct. ^{a/}
HMA total	<u>258,175</u>	<u>356,504</u>	<u>406,800</u>	<u>9,833</u>	3.2	<u>7,175</u>	1.9
Bergen County	157,413	230,578	264,600	7,317	3.8	4,850	2.0
Passaic County	<u>100,762</u>	<u>125,926</u>	<u>142,200</u>	<u>2,516</u>	2.3	<u>2,325</u>	1.8
Clifton	19,179	25,474	27,600	629	2.9	300	1.2
Passaic	17,369	18,228	19,250	86	.5	150	.8
Paterson	42,228	46,107	48,550	388	.9	350	.8
Rest of county	21,986	36,117	46,800	1,413	5.0	1,525	3.8

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Housing.
1967 estimated by Housing Market Analyst.

Household Size. The average size of households in the HMA is estimated at about 3.28 persons as of April 1, 1967, slightly below the 1960 average. Between 1950 and 1960, household size declined from 3.34 persons to 3.29 persons. In Bergen County, the average household size declined from 3.39 persons in 1950 to 3.35 persons in 1967; in Passaic County, the average size decreased from 3.27 to 3.16 during the 1950-1967 period (see table VI). During the next two years, the household sizes in the HMA and the two counties are expected to remain at about the 1967 levels.

There is a fairly wide range in variation in household size in the HMA. The average size is smallest and has declined over the years in the old central areas where the median age is increasing; young families have moved to the suburbs, and single persons are concentrated in the central areas. Conversely, household size has increased and is largest in the areas of new suburban development where families with children are residing (see table VI).

Future Household Growth. On the basis of anticipated population gains and with no significant change in average household size, the number of households in the HMA is expected to increase by 14,700 (four percent) to a total of 421,500 as of April 1, 1969. The prospective increase represents an annual gain of approximately 7,350 households including 4,900 in Bergen County and 2,450 in Passaic County. The projected annual increase is slightly above the 1960-1967 yearly increment of approximately 7,175, but is somewhat below the 1950-1960 yearly average of 9,850 households.

The geographic location of future household growth within the counties will depend, of course, on the factors mentioned in the population section. Such factors include the consolidation of small sites into larger sites in heavily urbanized areas and the continuing strong demand for housing in these areas. Household growth will continue to be high, of course, in the less urbanized areas of Bergen and Passaic Counties.

Housing Market Factors

Housing Supply

Current Estimate and Past Trend. The housing inventory of the Paterson-Clifton-Passaic HMA totaled about 421,200 units as of April 1, 1967, a net addition of approximately 50,200 (14 percent), or nearly 7,175 housing units annually since 1960. The increase resulted from about 53,900 units added through new construction partially offset by demolition losses totaling slightly over 3,700 housing units.

During the 1950-1960 decade, the number of housing units in the HMA increased by almost 101,100 (37 percent), an annual gain of 10,100 units. Part of this increase resulted, however, from the definitional change from "dwelling unit" in the 1950 Census to "housing unit" in the 1960 Census. Table VII presents the April 1967 housing inventory and inventory trends since 1950 in the major components of the HMA.

Bergen County. In Bergen County, the housing inventory totaled around 270,600 units as of April 1, 1967. The average annual increase of around 4,850 housing units accounted for about 68 percent of the total inventory gain in the HMA. Between 1950 and 1960, the inventory in this county increased by about 7,425 units a year, or nearly three-fourths of the HMA decennial gain.

Passaic County. The housing inventory in Passaic County totaled 150,600 units as of April 1, 1967, an average annual gain of approximately 2,325 housing units since April 1960, somewhat below the 1950-1960 average yearly increment of 2,675 units. Most of the inventory increase since 1950 occurred in the communities outside the central cities. The inventory gains in these suburban communities during the decade accounted for 52 percent of the total inventory growth in Passaic County, and 67 percent of the post-1960 increase (see table VII).

Type of Structure. The proportion of the housing inventory in multifamily structures (structures containing three or more units) increased from about 19 percent of the total in April 1960 to 21 percent in April 1967. The increase reflects the very large volume of such units built since about 1962, particularly in Bergen County. As shown in table VIII, the proportion of the inventory in single-family and two-family structures has declined slightly.

In 1960, single-family units constituted over 70 percent of the Bergen County housing inventory; this proportion declined to slightly over 68 percent by April 1967. The large number of multifamily units constructed during the past seven years, particularly in Fort Lee, Hackensack, Lodi, and Ridgefield Park Township, resulted in an increase in the proportion of units in multifamily structures from about 15 percent of the 1960 housing supply to over 17 percent in 1967.

Single-family units constituted about 46 percent of the inventory in Passaic County in both 1960 and 1967. Two-family units declined in importance from nearly 29 percent in 1960 to 27 percent in 1967, but multifamily structures increased in magnitude from 26 percent to 28 percent. In the older, heavily industrialized central cities of Paterson and Passaic, the proportion of single-family homes has been low, averaging less than 19 percent in both cities since 1960. In the "newer" city of Clifton, which actually began growing at about the end of World War II, single-family housing constituted a much greater share of the inventory with ratios of 55 percent in 1960 to 53 percent in 1967. The decrease in the proportion of such units since 1960 indicates, however, that sites are becoming much more limited in this city also. Since vacant land is becoming virtually nonexistent in the central cities of Passaic County, it is not surprising to find that multifamily, high-density housing has increased in magnitude during the past seven years. In Paterson, the proportion increased from 41 percent in 1960 to 44 percent in 1967, in Clifton, from 16 to 18 percent, and in Passaic, from 53 to 55 percent.

In the suburban and rural portions of Passaic County, single-family homes constituted nearly 85 percent of the inventory in 1960, but the ratio declined to 81 percent by April 1967. The suburban movement of the population which causes land values to increase rapidly and rising real estate taxes and construction costs are probably the main contributors to the downward trend in the magnitude of single-family homes in the inventory. Multifamily structures increased from three percent in 1960 to over seven percent in 1967 in these areas. The factors causing the decline in single-family construction in these areas are also the main contributors to the growth in the importance of multifamily housing (see table VIII). These same trends of a decline in single-family proportions and an increasing magnitude of multifamily housing are prevalent in the less urbanized areas of Bergen County also.

Age of Structure. Based on data from the 1960 Census of Housing and estimates derived from building permit and demolition data, it is judged that slightly over 38 percent of the April 1967 housing inventory in the HMA has been built since 1950. The comparable ratio in Bergen County is 42 percent and in Passaic County, about 31 percent. Only about 15 percent of the inventories of the central cities of Paterson and Passaic was built in the past seventeen years. Over three-fourths of the units in these cities were built prior to 1930. In contrast, in the "younger" central city of Clifton, almost a third of the inventory was built since 1950 and only 40 percent before 1930. Over half of the housing inventory in the suburban and rural areas of Passaic County has been built in the last seventeen years with over 21 percent being constructed in the past seven years (see table IX).

Condition of the Inventory. An estimated three percent of the April 1967 inventory in the HMA was dilapidated or lacking one or more plumbing facilities, an improvement over the 1960 proportion of almost five percent. In Bergen County, only about one percent of the 1967 inventory was inadequate compared with a two percent proportion in 1960. The improvement in the condition of the inventory has been pronounced in Passaic County with about seven percent dilapidated or lacking plumbing in 1967 compared with over nine percent in 1960.

As would be expected in old central cities, both Passaic and Paterson had a larger proportion of inadequate housing. As of April 1960, the proportion was about 14 percent in each city. Demolition losses during the past seven years resulting from highway and urban renewal programs have removed a substantial number of substandard housing units in these two cities. As of April 1967, it is judged that slightly over eleven percent of the housing in Passaic and over ten percent of the units in Paterson were dilapidated or lacked some plumbing facilities. In Clifton, only about one percent of the inventory was inadequate.

Residential Building Activity

As shown in the following table new private residential construction, as measured by the number of building permits issued, increased in volume each year in the HMA during the 1960-1964 period and has declined since. From a level of almost 7,200 units authorized in 1960, the volume increased each year to a 1964 total of nearly 9,150 units, and then dropped in the next two years to a 1966 level of 5,575 units. The decline in 1965 resulted from the continually decreasing single-family construction volume and a cutback in multifamily construction (particularly in Bergen County). Apparently the multifamily decline was caused by the need to allow the market time to absorb hundreds of new apartments which were marketed at about the same time. The very sharp decrease in the construction volume in 1966 reflected the scarcity of mortgage and construction funds in the area in the latter half of the year. During the first three months of 1967, almost 1,425 units were authorized, a slight increase over the 1,375 units authorized for the corresponding period in 1966. New private residential construction trends in the 1960-1966 period are presented in tables X and XI for selected areas in Bergen and Passaic Counties.

Single-family construction volume in the HMA has declined continually over the past seven years. From a 1960 high of 4,950 units, the number of single-family homes authorized decreased to about 2,375 units in 1966, a decline of about 52 percent. In contrast, the number of multifamily units authorized rose sharply from about 2,250 units in 1960 to 5,525 units in 1964, and then declined to about 3,200 units in 1966. The decline in the single-family volume and the increase in multifamily authorizations reflect the reduced availability of building sites in the area, increasing real estate taxes, and high land and construction costs, as well as the increased demand for apartments. Slightly over 69 percent of the 27,275 single-family units and 65 percent of the 28,625 multifamily units authorized in the HMA during the 1960-1966 period were located in Bergen County.

Private Housing Units Authorized by Building Permits
Paterson-Clifton-Passaic, New Jersey, HMA
1960-1966

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
<u>HMA:</u>							
Single-family	4,950	4,462	4,408	3,975	3,620	3,488	2,369
Multifamily	<u>2,249</u>	<u>3,501</u>	<u>4,421</u>	<u>5,142</u>	<u>5,524</u>	<u>4,594</u>	<u>3,203</u>
Total units	7,199	7,963	8,829	9,117	9,144	8,082	5,572
<u>Bergen County:</u>							
Single-family	3,618	3,228	3,099	2,665	2,488	2,313	1,479
Multifamily	<u>1,569</u>	<u>2,335</u>	<u>1,970</u>	<u>3,687</u>	<u>3,523</u>	<u>2,837</u>	<u>2,764</u>
Total units	5,187	5,563	5,069	6,352	6,011	5,150	4,243
<u>Passaic County:</u>							
Single-family	1,332	1,234	1,309	1,310	1,132	1,175	890
Multifamily	<u>680</u>	<u>1,166</u>	<u>2,451</u>	<u>1,455</u>	<u>2,001</u>	<u>1,757</u>	<u>439</u>
Total units	2,012	2,400	3,760	2,765	3,133	2,932	1,329

Sources: New Jersey Department of Labor and Industry, Bureau of Statistics and Records; Bureau of the Census, C-40 Construction Reports.

As shown in the preceding table, the construction volume in Bergen County has fluctuated somewhat during the 1960-1966 period. This pattern reflects the volatility of multifamily construction in the area since single-family authorizations declined constantly during the 1960-1966 period. Much of the multifamily volume instability resulted from the construction scheduling and marketing of high-rise luxury apartments in the Fort Lee area during the period. Almost 21 percent of all apartment units authorized in Bergen County since 1960 were located in Fort Lee.

During the 1960-1963 period, an annual average of nearly 1,300 single-family homes were authorized in Passaic County; in the next two years the average dropped somewhat to about 1,150 units a year. In 1966, the number of homes authorized fell off sharply to a level of 890 units, reflecting the adverse mortgage market conditions of the latter half of the year. Most of the single-family authorizations occurred, of course, outside the three central cities. The bulk of the multifamily units were authorized in the three central cities and Wayne Township. During the entire 1960-1966 period, slightly over 78 percent of all apartments authorized in Passaic County were located in these areas.

In addition to the privately-financed housing authorized in the HMA since 1960, there have been about 890 public housing units put under contract. Slightly over 80 percent of these units has been authorized in Passaic County with 590 units located in Paterson and 100 units in Passaic. Of the 170 units authorized in Bergen County during the period, 100 units were in Hackensack and 70 were in Garfield.

Units Under Construction. On the basis of a postal vacancy survey conducted in the HMA, building permit data, FHA records, and information from various local sources, it is estimated that there were approximately 3,650 units in some stage of construction in the HMA as of April 1, 1967, including 100 public housing units. Of these units, about 780 (21 percent) were single-family homes and 2,870 were multifamily units.

Over 81 percent (635 units) of the single-family housing and nearly 78 percent (2,225 units) of the multifamily housing under construction were located in Bergen County. The single-family homes under construction in this county were concentrated in the less urbanized north and northwestern areas. Nearly 55 percent of the multifamily units under construction were located in Fort Lee and Hackensack.

In Passaic County, slightly over 71 percent of the 145 homes under construction were located in Wayne Township and the more rural northwestern areas. Of the 645 multifamily units in some stage of construction, approximately 70 percent were located outside the central cities, mostly in Little Falls.

Demolitions. Losses to the inventory resulting from demolition activity in the HMA totaled about 3,700 units since 1960; about two-thirds of the losses were multifamily units. Over 55 percent (about 2,050 units) of all demolitions in the HMA occurred in the cities of Paterson and Passaic, reflecting the age and condition of their inventories as well as the implementation of various urban renewal and highway programs. During the next two years, approximately 1,300 housing units are expected to be lost from the inventory, an annual average of 650 units, somewhat above the 1960-1966 yearly average of 530 units.

Tenure of Occupancy

There were 406,800 occupied housing units in the HMA as of April 1, 1967, of which 64.2 percent were owner-occupied. Between 1950 and 1960, owner-occupancy increased from 58.5 percent to 65.4 percent of the occupied inventory. The reversal of the trend toward homeownership since 1960 reflects the factors already mentioned, including limited building sites, high land costs, and high real estate taxes. The trend toward increased renter-occupancy has occurred in all parts of the HMA, including the less-urbanized areas.

As would be expected, owner-occupancy is rather low in the two oldest central cities of Paterson and Passaic. As of April 1, 1967, about 32.4 percent of the occupied inventory in Paterson and only 29.4 percent of

the occupied units in Passaic were owner-occupied. In the rural and suburban areas of Passaic County, the ratio of homeownership was estimated at 77.9 percent in 1967. In Passaic County as a whole, owner-occupancy stood at 53.2 percent in April 1967 compared with a ratio of 70.1 percent in Bergen County. Tenure estimates for the central cities and the two counties of the HMA are presented in table VII.

Vacancy

1960 Census. In April 1960, the census reported about 5,350 vacant, non-dilapidated, nonseasonal housing units available for sale or rent in the HMA, an over-all net vacancy ratio of 1.5 percent. Approximately 1,975 of the available vacancies were for sale, or a homeowner vacancy ratio of less than one percent. The remaining 3,375 available vacancies were for rent, representing a rental vacancy ratio of 2.7 percent. Both Bergen and Passaic Counties had homeowner vacancy ratios of less than one percent in 1960 while the rental vacancy was reported at three percent for Passaic County and 2.4 percent for Bergen County (see table XII). Of the available vacancies in the HMA in 1960, nearly two percent (35 units) of the sales vacancies and slightly over 13 percent (445 units) of the vacant rental units lacked one or more plumbing facilities.

Postal Vacancy Survey. During the latter part of February and the first part of March 1967, a postal vacancy survey was conducted by 56 post offices in the HMA. The survey was based partially on a sample. In 17 post offices, all routes with substantial deliveries to apartments and about one-half of the remaining routes were surveyed. The other 39 post offices surveyed all of their routes. On the basis of full coverage of 406,100 total possible deliveries, it is judged that the postal areas involved covered over 96 percent of the 1967 housing inventory in the HMA. The results of the survey are summarized in the following table and are presented in detail in table XIII.

Postal Vacancy Survey
Paterson-Clifton-Passaic, New Jersey Area
February 21-March 10, 1967

<u>Area</u>	<u>All units</u>		<u>Residences</u>		<u>Apartments</u>	
	<u>Total</u> <u>units</u>	<u>Percent</u> <u>vacant</u>	<u>Total</u> <u>units</u>	<u>Percent</u> <u>vacant</u>	<u>Total</u> <u>units</u>	<u>Percent</u> <u>vacant</u>
The Survey Area Total	406,100	1.2	274,200	0.9	131,900	1.8
Passaic County	142,300	1.7	68,300	1.5	74,000	1.9
Bergen County	263,800	0.9	205,900	0.6	57,900	1.8

Source: FHA Postal Vacancy Survey conducted by collaborating postmasters.

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The census reported units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include row houses, and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators the survey serves a valuable function in the derivation of estimates of local market conditions. In deriving estimates comparable to census reports, the absolute totals shown in the survey are not utilized; rather, the level of vacancies represented by the vacancy ratios are adjusted for various factors and judgments indicative of market conditions.

Vacancies in FHA-Insured Projects. The FHA has been quite active in the multifamily market of the HMA during the past six or seven years, insuring over 9,300 units in the area. About 5,200 units (56 percent) are located in Bergen County and 4,100 units are in Passaic County.

Vacancies in projects built prior to 1960 have been at low levels for the past few years. For over 3,000 older units vacancies were at a 1.4 percent level in April 1967.

In May 1967, FHA-insurance covered 5,475 units in the HMA which had been built since 1960. At that time a total of 382 were vacant, a vacancy level of 6.8 percent. It is necessary, however, to delete about 440 of the units in FHA projects from any general vacancy discussed as lower occupancy in these apartments reflects the relatively short time they have been on the market. The elimination of these units reduces vacancies in the newer FHA projects to 4.9 percent as of March 15, 1967. In March 1965, vacancy in these developments was at a 4.6 percent level. The level of vacancy in FHA-insured projects indicates a firm rental market in the HMA.

Other Vacancy Surveys. A market absorption survey conducted by the FHA in March 1967 covered about 5,400 multifamily units which had been built in the HMA during the 1961-1966 period. In March 1967 there were 372 vacancies in these projects, a vacancy ratio of 6.9 percent. Approximately three-fourths (4,050) of the units enumerated in the survey were in high-rise structures of which nearly two-thirds (2,625) were located in Bergen County. Of the 1,350 garden apartments included in the survey, slightly over 50 percent (800) were in Bergen County communities.

There were 317 vacancies in the 4,050 units in high-rise structures in the HMA in March 1967, a vacancy ratio of 7.8 percent. In Bergen County, vacancies in elevator apartments were 8.6 percent; in Passaic County, vacancy was 6.5 percent in such projects. A total of about 2,130 apartments in the HMA were marketed during the 1961-1964 period including 970 in Bergen County and 1,160 in Passaic County. In March 1967, vacancies in these recently built apartments were 3.4 percent in the area as a whole: 5.1 percent in Bergen County and two percent in Passaic County. About 1,260 high-rise units (all in Bergen County) were marketed in 1965 and vacancy totaled 4.5 percent in March 1967. There were 187 vacancies out of a total of about 660 units which were opened in the April 1966-March 1967 period, a vacancy rate of 28.3 percent. Over 60 percent (400) of these units were located in Bergen County and vacancies were 29.6 percent in March 1967; the comparable ratio in Passaic County was 26.2 percent.

Vacancy in high-rise accommodations in the HMA were at reasonable levels in March 1967 and new apartments are being absorbed, albeit slowly. Of the nearly 400 units in two projects marketed in Bergen County during the past 12 months, occupancy has exceeded 70 percent, one project reached 75 percent occupancy in four months and the other obtained 64 percent occupancy in 12 months. The latter project (Horizon House North) has much higher rents and this has probably caused slower absorption. In Passaic County, there have been over 260 units in three projects marketed during the past year; two projects obtained over 80 percent occupancy in a period of eight to twelve months and the third project reached 37 percent in the two months it has been on the market.

In the 800 garden apartments in Bergen County included in the market absorption survey of March 1967, there were only 13 vacancies, or a vacancy rate of 1.6 percent. In Passaic County, 550 garden apartments were surveyed and vacancies totaled 42 units in March 1967, a ratio of 7.6 percent. However, nearly 93 percent (39) of the vacancies in Passaic County projects were concentrated in one project in which rents had been raised during the year. Omitting this project from the Passaic County tabulations results in a reduction of the vacancy factor to 1.1 percent in the remaining projects.

Current Estimate. On the basis of the postal vacancy survey results, on FHA surveys, and on information from local realtors, mortgagees, and project managers, it is judged that there were approximately 4,550 vacant, nondilapidated, nonseasonal housing units available for sale or rent in the HMA as of April 1, 1967, an over-all net vacancy ratio of 1.1 percent. Of the total number of vacancies, about 1,675 were for sale, a homeowner vacancy rate of less than one percent, and 2,875 were for rent, a rental vacancy ratio of 1.9 percent. Sales vacancies

in both Bergen and Passaic were below one percent in April 1967 while rental vacancies were estimated at 2.3 percent in Passaic County and 1.6 percent in Bergen County (see table XII). A negligible proportion of the sales vacancies and about six percent (175 units) of the rental vacancies were judged to be substandard in that they lacked one or more plumbing facilities.

The April 1967 level of sales vacancies in virtually all areas of the HMA is somewhat below the 1960 level. In fact, during the past seventeen years, sales vacancies have been fairly low. The lack of large-scale speculative construction and the continuing decrease in the number of single-family construction sites in most areas of the HMA (which apparently caused a declining volume of new home construction) have been the main contributors to the low sales vacancy levels in the two counties. The 1967 levels of rental vacancy in most areas of the HMA also were below 1960 levels. Similar to sales vacancies, rental vacancy levels have been low in the HMA during the entire 1950-1967 period. These low levels of rental vacancy in the area reflect the favorable economic expansion of the entire northeastern New Jersey-New York area over past years--with commensurate population increases, an increasing number of young adults in the population (who as young married couples or single persons establish their own households and usually occupy rental housing), and the gradual tightening of the New York City housing market.

Sales Market

General Market Conditions. The market for sales housing in the Paterson-Clifton-Passaic HMA has been firm for some time as evidenced by the low sales vacancy rates of less than one percent in both 1960 and 1967. New and existing home sales and new single-family construction did decline appreciably during the latter-half of 1966, but this reflected the scarcity of mortgage and construction money in the area. Reports of local realtors and mortgagees indicated, however, that mortgage and construction money was loosening in the first quarter of 1967. During the past few years, the majority of homes built in the HMA have been constructed on a custom basis or on the basis of pre-sales from models. It appears reasonable to assume that, with the constantly diminishing vacant land available for single-family development, large-scale speculative construction will remain a small factor in the market.

Approximately 70 percent of all single-family homes built in the HMA over the 1960-1966 period were located in Bergen County communities. A large proportion of this new home construction has been constructed in northern and northwestern Bergen County area including such places as Franklin Lakes, Mahwah, Oakland and Wycko. In Passaic County, the greatest single-family activity occurred in Wayne Township and the northwestern townships of Ringwood and West Milford.

Prices for new sales housing in the HMA have increased over the past few years, reflecting increases in land values and construction and material costs. Utilizing prices for homes in the few larger and more active subdivisions in the area as a guide, new housing in most areas of the HMA is concentrated in the price ranges above \$25,000. Over the past four years, new home construction was concentrated in the \$25,000 to \$35,000 price class, but there has been a recent increase of homes priced above \$35,000. On the basis of local realtor and mortgage company reports, it appears that older, existing homes typically sell in the \$20,000 to \$25,000 price range.

Unsold Inventory Surveys. Surveys of the unsold inventory of new sales houses in the HMA have been conducted by the FHA for the past few years. These surveys were taken in January of each year and covered subdivisions in which five or more units were completed in the twelve months preceding the survey date. A comparison of the survey totals with estimated housing completions for the past three years suggests that only about 20 to 26 percent of all new homes completed were covered by the surveys.

The total number of new home completions enumerated in each of the annual surveys declined steadily, with 936 homes completed in 1964, 751 in 1965, and 475 in 1966. The decline reflects a decrease in the number of large subdivisions, caused by the declining availability of sizable tracts of land for single-family construction. Speculatively-built homes constituted between 13 and 15 percent of the total number of units surveyed in each year. The number of unsold, speculatively-constructed units has declined in the area from a total of only 32 homes in 1964 to 27 units in 1966.

Between 60 and 63 percent of the homes enumerated in the last three surveys were in the \$25,000 to \$35,000 price class. There has been an increase in the proportion of units priced above \$35,000, also. Data from the last survey are shown on the following page.

Status of New House Completions in Selected Subdivisions^{a/}
Paterson-Clifton-Passaic, New Jersey, HMA
As of January 1, 1967

<u>Sales Price</u>	<u>Total completions</u>	<u>Pre-sold</u>	<u>Speculative construction</u>			
			<u>Total</u>	<u>Sold</u>	<u>Unsold</u>	<u>Percent unsold</u>
<u>Houses Completed in 1966</u>						
\$20,000-\$24,999	61	52	9	5	4	44.4
25,000- 29,999	130	128	2	0	2	100.0
30,000- 34,999	164	129	35	27	8	22.9
35,000 and over	<u>120</u>	<u>93</u>	<u>27</u>	<u>14</u>	<u>13</u>	<u>48.1</u>
Total	475	402	73	46	27	37.0

^{a/} Selected subdivisions are those with five or more completions during the year.

Source: Annual Unsold Inventory Survey conducted by the Newark Insuring Office.

Outlook. The demand for new and existing sales housing in the HMA will remain fairly strong in the foreseeable future. Whether or not all of this demand will be met is quite another factor, however. Because of increasing costs, new and existing home prices will continue to increase and will reduce the number of families in the market to purchase a home. Because of the decreasing number of suitable building sites in the more heavily urbanized areas of the HMA, an increasing share of new home construction will be located in the north and northwestern portions of Bergen and Passaic Counties.

Rental Market

General Market Conditions. The market for rental housing in the Paterson-Clifton-Passaic HMA was "tight" in April 1967, i.e., prospective tenants had a limited number of vacant rentals from which to choose. The market condition was evidenced by the April 1967 estimated rental vacancy rate of 1.9 percent. Further evidence of the tight market was the 3.5 percent vacancy level reported in the March 1967 absorption survey which covered about 4,525 garden and elevator apartments in Bergen and Passaic Counties (excluding newly-marketed projects) which were built during the 1961-1966 period. Vacancies also were low in FHA-insured apartments.

New garden apartments in the HMA have been absorbed satisfactorily. In Bergen County, about 800 garden apartments were enumerated in the market absorption survey and reports were received on 560 units in FHA-insured, garden projects. In March 1967, vacancies in all of these developments totaled 14 units, or a vacancy rate of one percent. Monthly rentals ranged from \$117-\$125 a month in efficiencies, in one-bedroom units from \$95 to \$145, and in two-bedroom apartments from \$90 to \$184. All utilities except electricity were included in the monthly rentals.

In Passaic County, reports were received for 370 garden units in FHA-insured 207 projects and 175 garden apartments were covered by the market absorption survey. In March 1967, there were 42 vacancies in the developments (of which 39 were concentrated in one project), a vacancy rate of 7.7 percent. Typical rentals for the one-bedroom units in the garden apartments covered by the two surveys ranged from \$120 to \$140 and the two-bedroom units from \$155 to \$190 a month, usually including all utilities except electricity.

Despite the completion of hundreds of new garden apartments since 1960, the older projects in the area have been able to remain almost fully occupied. For example, out of a total of nearly 3,025 older FHA-insured units on which reports were received in March 1966, only 43 vacancies were found, a vacancy rate of 1.4 percent. Although more recent data were not readily available, spot checks of several of these developments suggested that vacancy was still around the one percent level as of April 1, 1967. Monthly rentals in these projects range from \$68 to \$90 for efficiencies, \$80 to \$120 for one-bedroom units, \$90 to \$145 for two-bedroom units, and around \$170 for the few three-bedroom apartments. These rentals usually include heat and water.

The market for new elevator projects in the HMA also was quite strong in April 1967. According to FHA occupancy reports, there were only 179 vacancies out of almost 3,650 FHA-insured high-rise units in March 1967, a vacancy ratio of 4.9 percent. Most of these projects have been placed on the market in the past four years. In addition to the FHA projects, the market absorption survey covered nearly 275 new conventionally-financed high-rise units and vacancy was reported at 6.6 percent in March 1967. Although the above samples are small, they are judged to be indicative of high-rise market conditions in April 1967.

Bergen County. Bergen County contains the majority of high-rise accommodations in the HMA. Nearly two-thirds of all FHA projects and a large proportion of the conventionally-financed developments are located in the county. Most of the elevator projects are located in Palisades strip communities, particularly in Fort Lee. Hackensack is the only other Bergen County community containing a large number of high-rise apartments. In March 1967, there were only 89 vacancies reported in FHA developments in Bergen County containing almost 2,275 apartments, a vacancy rate of 3.9 percent. The majority of Bergen County elevator projects achieved a 90 percent occupancy in a period of about 11 to 15 months. Monthly rentals for high-rise apartments in the county were very high. Typically, efficiency apartments rent from as low as \$180 to a high of \$225 a month, one-bedroom units for \$215 to \$355, two-bedroom apartments for \$275 to \$440, and three-bedroom units for \$350 to \$575, usually including all utilities except electricity.

Passaic County. Virtually all of the high-rise developments in Passaic County are located in the three central cities. Absorption of elevator apartments in this county has been much slower than in Bergen County. In March 1967, FHA reports on 1,375 newer units revealed a total of 70 vacant apartments, a vacancy rate of 5.1 percent. Although this vacancy level is not unreasonable, it does suggest that the high-rise market in Passaic County is not strong. The high-rise developments located on the fringes of the city have achieved high occupancy. Monthly rentals for Passaic County elevator apartments are much lower than those in Bergen County with efficiencies renting for \$115 to \$170 a month, one-bedroom units for \$135 to \$200, two-bedroom apartments for \$175 to \$300, and three-bedroom units for \$320 to \$350 a month, including all utilities except electricity.

In summary, it has been shown that the market for garden apartments in both counties of the HMA was very tight in April 1967. The sample surveys utilized in the market presentation are small but they represent a cross-section of the type of garden apartment accommodations available in the area, the rentals that are charged, and include both the newer and older projects. Thus, it is judged that they are indicative of market conditions existing in the HMA in April 1967. The same can be said for the high-rise apartment surveys. Although this segment of the rental market was not as tight as the garden apartment segment, the low vacancies reported for the elevator projects indicate a continuing demand for such units. The only areas in the HMA showing some weakness are Paterson and Passaic. As discussed previously, however, the projects with occupancy difficulties in these two cities are located in the downtown areas. The communities along the Palisades in Bergen County will continue to be high-rise markets primarily while garden apartments will prevail in the suburban areas of both counties.

Rental Housing Under Construction. There were approximately 2,870 multi-family units in some stage of construction in the HMA as of April 1, 1967, including 2,225 in Bergen County and 645 in Passaic County. About 56 percent of the units under construction in Bergen County are in high-rise structures. All of these projects except for ones totaling 240 units, are located in Fort Lee. Most of the remaining units under construction are garden apartments and are scattered throughout the area. All of the multi-family housing under construction (including the high-rise accommodations) is scheduled for completion before the end of 1967.

Mortgage Market

According to local realtors and mortgagees, the supply of mortgage funds in the HMA in April 1967 was considerably greater than in the last half of 1966. The very limited amount of mortgage money in the latter part of 1966 had a severe impact on the single-family market in the HMA. For example, new home construction in 1966 was 36 percent below the 1965 volume in Bergen County and down 24 percent in Passaic County. This lack of home mortgage money caused a significant increase of rental demand in the area and this was reflected in the April 1967 rental vacancy rate of less than two percent. Typically, conventional home loans were being offered in April 1967 at a 20 to 30 percent down-payment for a maximum term of 25 to 30 years at an interest rate of six percent.

Urban Renewal

There are eleven active urban renewal projects in the HMA, four in Bergen County and seven in Passaic County. Of the eleven projects, four are in execution. The available data on these projects are summarized below.

Bergen County. There are four urban renewal projects in Bergen County. Two of these are in Englewood and both are in the planning stage. The Forest Avenue Project (N.J. R-48) covers an area of about 25 acres. Major re-use of the land will be for light industrial facilities. The four-acre tract in the Englewood Avenue Project (N.J. R-97) will be used for light industrial purposes, also. In addition, about 70 multifamily units are being contemplated.

The Moore-River Street Project (N.J. R-25) in downtown Hackensack covers an area of about ten acres, bounded by Camden Street on the north, by Main and Moore Streets on the west, by the New York, Susquehanna and Western Railroad on the south, and by River Street on the east. The project is in execution and nearly 55 families have been relocated. Re-use plans call for the construction of public parking and commercial facilities.

The Main Street Project (N.J. R-122) in Lodi is an irregular shaped tract in the downtown section of the city covering about 35 acres. The loan and grant application has been approved and execution should begin in the near future. Approximately 285 families will be relocated. Major re-uses of the land will be the provision of sites for residential and commercial construction. About 100 high-rise multifamily units are planned.

Passaic County. There are two projects in Clifton and both are in the planning stage. The Brighton-Allwood Project (N.J. R-81) is bounded on the north by Brighton Road, on the south by Lyall Road, on the east by Morris Road, and on the west by Chelsea Road. The entire seven and a half acres in the area are to be cleared. Approximately 30 homes will be demolished and 29 families relocated. The re-use of the land will be entirely for public facilities including a new library and a park.

The Botany Project (N. J. R-94) is a 21-acre area in the southeastern portion of Clifton which is bounded roughly by Ackerman Avenue on the north, Cheever and Randolph Avenues on the east, the corporate limit boundary on the south, and Parker Avenue on the west. Approximately 80 residential structures will be rehabilitated and 30 will be demolished in the area. Nearly 50 families will be displaced. The cleared land in the project will be used for parking facilities and commercial enterprises.

The 12-acre North Dundee Project (N.J. R-39) in Passaic is in execution. The area boundaries include Virginia Street on the north, Monroe Street on the south, Passaic Street on the east, and Third Street on the west. All demolition and relocation work has been completed and a small number of multifamily structures have been built. Some additional public park improvements are still to be done.

The other project in Passaic, the Downtown Project (N.J. R-71), covers an area of slightly over 63 acres in the core area of the city. This is a mixed rehabilitation and clearance project. About 150 housing units will be demolished and 100 families displaced. Proposed re-use of the cleared land includes the construction of 75 to 125 apartments, parking facilities, community recreational facilities, the provision of small commercial sites, and street improvements.

There are two urban renewal projects in the city of Paterson. One is in execution and the other is in planning. The project in execution, Central Business Area or Downtown 1A (N.J. R-103) contains nearly 78 acres which are roughly bounded by Godwin Street, Broadway and Ellison Street on the north, Ward Street on the south, Church Street and the Erie-Lackawanna Railroad on the east, and Marshall Street on the west. This is a mixed rehabilitation and clearance project with over 500 families to be relocated. Re-use plans for the area include the provision of commercial sites and the construction of apartments. As many as 500 rental units are being contemplated.

The other project in Paterson, Downtown 1B (N.J. R-143), is in the planning stage. The 33-acre tract is contiguous to the other Paterson project (N.J. R-103) on the south and is delineated by the Erie-Lackawanna Railroad on the east, by Church and Washington Streets on the west, and by the North-South Expressway on the north. Almost all of the land in the project area will be cleared with a total of nearly 740 housing units scheduled for demolition and about 600 families to be relocated. The principal re-use of the cleared land will be the construction of multifamily housing.

The largest project in Passaic County is in Wayne Township. The Route 23 Project (N.J. R-178) covers an area of about 151 acres. The major re-use of the land will be for commercial and industrial facilities. As of April 1, 1967, the local agency was conducting survey and planning studies.

Public Housing

As of April 1, 1967, there were 3,535 public housing units in operation in the HMA, 645 in Bergen County and 2,890 in Passaic County. All units are occupied. In addition, there are 100 units under construction in Hackensack. There are also 400 units in some stage of planning in communities in the two counties.

Public Housing Paterson-Clifton-Passaic, New Jersey, HMA April 1, 1967

<u>Area</u>	<u>In operation</u>	<u>Reserved for elderly</u>	<u>In planning</u>
HMA total	<u>3,535</u>	<u>1,252</u>	<u>400</u>
Bergen County	<u>645</u>	<u>460</u>	<u>300</u>
Englewood	-	20	120
Garfield	221	170	100
Hackensack	244	150	-
Lodi	180	120	80
Passaic County	<u>2,890</u>	<u>792</u>	<u>100</u>
Passaic	600	200	100
Paterson	2,290	592	-

Source:- Local Housing Authorities.

Demand for Housing

Quantitative Demand

Annual demand for additional housing in the Paterson-Clifton-Passaic HMA during the two-year forecast period from April 1, 1967 to April 1, 1969, is based on an expected yearly increase of 7,350 households and on the need to replace a number of housing units expected to be lost from the inventory. Consideration also is given to the existing tenure composition, to the continued trend toward renter occupancy, and to the number of single-family and multifamily housing units under construction in the area.

To accommodate the anticipated increase in the number of households and to allow for expected occupancy and inventory changes, approximately 8,000 additional housing units will be in demand in each of the next two years. Market conditions existing in April 1967 indicate that additions to the inventory to meet the expected demand should include 3,700 single-family housing units and 4,300 multifamily units. In those communities in which it is appropriate, there may be a small additional demand for rental units at the lower rents possible with public benefits or assistance in financing. These demand estimates do not include public low-rent housing or rent-supplement accommodations.

Demand is expected to be distributed by county and by type of structure approximately as shown in the following table.

Projected Annual Demand for New Housing
Paterson-Clifton-Passaic, New Jersey, HMA
April 1, 1967 to April 1, 1969

<u>Area</u>	<u>Single-family housing</u>	<u>Multifamily units</u>
Bergen County	2,450	2,800
Passaic County	<u>1,250</u>	<u>1,500</u>
HMA total	3,700	4,300

Bergen County. The annual demand for 2,450 single-family housing units estimated for Bergen County during the two-year forecast period is consistent with the average of about 2,475 units a year over the 1963-1964 interval; the 1966 volume of only 1,475 houses reflects, of course, the

impact of the tight mortgage market during the latter half of 1966. The estimated rental demand for 2,800 units to be provided with market-interest-rate financing equals the average volume of 1965 and 1966, but is considerably below the annual average of 3,600 units authorized in 1963 and 1964. In these two years, the volume of multifamily construction was inflated by the apartment "boom" which occurred when many garden apartments were built throughout the county and many of the elevator projects were started in the Fort Lee area. The projected rental demand also is premised on the judgment that such demand pressure has eased since sites have become quite limited in those areas which have proved to be most attractive to prospective tenants, i.e., communities along the Palisades such as Fort Lee

The demand for multifamily units at the lower rents possible with below-market-interest-rate financing or with public benefits or assistance pertains only to the four communities in the county which have workable programs: Englewood, Garfield, Hackensack and Lodi. This type of housing will be new in the Bergen County market since none has been provided to date. Therefore, initial projects should be small and carefully located for this market. Should the absorption of such housing in these communities be rapid the quantitative demand may be increased.

Passaic County. The projected yearly demand for 1,250 single-family units for Passaic County equals the average annual volume of the 1960-1965 period. The demand for 1,500 multifamily units a year to be provided with market-interest-rate financing in the county is somewhat below the average of about 1,875 units authorized during 1964 and 1965. The projected decline in multifamily additions in Passaic County is based on the judgment that future apartment construction in the central cities will be very low (since virtually all vacant land in these areas has been utilized, with the possible exception of sites made available through urban renewal programs) and that a moratorium placed on apartment construction in 1965 and 1966 in Wayne Township will continue for at least part of the forecast period. Based on the relatively unsatisfactory record of current projects of this type in the area the construction of additional below-market-interest-rate financed housing in the county during the forecast period should be approached cautiously. Small projects well located and well designed for this market might be considered. Only Paterson, Clifton, Passaic, and Wayne Township have workable programs which make federal financing of this type possible.

Qualitative Demand

Single-Family Housing. Based on the 1967 after-tax incomes of families in Bergen and Passaic Counties, on sales price to income relationships typical in the area, and on recent market experience, the annual demand for new single-family sales houses by price class in the two counties is expected to approximate the distributions shown in the following table.

Estimated Annual Demand for New Single-family Housing
In Bergen and Passaic Counties, New Jersey
April 1, 1967 to April 1, 1969

<u>Price range</u>	<u>Bergen County</u>		<u>Passaic County</u>		<u>HMA total</u>	
	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>
Under \$20,000	320	13	160	13	480	13
\$20,000 - 24,999	490	20	425	34	915	25
25,000 - 29,999	910	37	465	37	1,375	37
30,000 - 34,999	610	25	160	13	770	21
35,000 or more	<u>120</u>	<u>5</u>	<u>40</u>	<u>3</u>	<u>160</u>	<u>4</u>
Total	2,450	100	1,250	100	3,700	100

The foregoing distribution differs from that in the table on page 27, which reflects only selected subdivision experience during the year 1966. It must be noted that these data do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. The more expensive housing construction and some of the lower-value homes are concentrated in the smaller building operations which are quite numerous in the HMA. The preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than a subdivision survey would reveal.

Multifamily Housing. The monthly rental at which privately-owned net additions to the aggregate rental housing inventory might best be absorbed by the rental markets, in Bergen and Passaic Counties are indicated for various size units in the following tables. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition.

The annual demand for 2,800 multifamily units in Bergen County might best be absorbed if distributed approximately according to the pattern presented in the following table.

Estimated Annual Demand for New Multifamily Housing
In Bergen County, New Jersey
April 1, 1967 to April 1, 1969

Monthly gross rents ^{a/}	Size of units			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedroom</u>	<u>Three bedroom</u>
\$115 - \$134	45	-	-	-
135 - 154	35	485	-	-
155 - 179	25	270	565	-
180 - 199	15	120	190	65
200 - 219	10	80	140	50
220 - 239	-	70	100	40
240 - 259	-	60	90	30
260 - 279	-	50	80	20
280 - 299	-	35	50	15
300 or more	-	15	40	10
Total	130	1,185	1,255	230

^{a/} Includes all utilities.

The annual demand for 1,500 additional multifamily units to be provided with market interest rate financing in Passaic County should approximate the distributions shown in the following table.

Estimated Annual Demand for New Multifamily Housing
In Passaic County, New Jersey
April 1, 1967 to April 1, 1969

Monthly gross rents ^{a/}	Size of units			
	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedroom</u>	<u>Three bedroom</u>
\$115 - \$134	55	-	-	-
135 - 154	40	320	-	-
155 - 179	15	245	280	-
180 - 199	-	105	185	70
200 - 219	-	20	60	20
220 - 239	-	10	35	15
240 - 259	-	-	15	10
Total	110	700	575	115

^{a/} Includes all utilities.

The preceding distributions of average annual demand for new apartments is based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Specific market demand opportunities or replacement needs may permit effective marketing of a single project differing from this demand distribution. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or submarkets.

Nursing Homes

Existing Nursing Homes. According to the latest publication of the New Jersey Department of Institutions and Agencies, there are approximately 1,865 nursing home beds in the Paterson-Clifton-Passaic HMA, of which 1,000 are in Bergen County and 865 are in Passaic County. Of the total number of beds in the area, only about 45 are in non-profit homes. All of the nursing homes in the HMA are classified as "skilled" homes. In April 1967, between 95 and 97 percent of all nursing home accommodations in the area were being utilized.

The New Jersey State agencies had not completed their studies on the acceptability of the homes in the HMA as of April 1, 1967. Acceptability consists of the conformance of the homes to state and federal regulations pertaining to physical characteristics of the homes, i.e., such items as fire resistance of the building and other physical qualities. Since these data were not available, all homes existing in the HMA in April 1967 were considered as being "conforming" for the purposes of this analysis. It should be recognized, however, that a rather large proportion of the nursing home facilities in the HMA may be classified as nonconforming since many of the beds are contained in older, converted wooden structures.

Information on charges for nursing home accommodations in the HMA were not readily available in April 1967, but some indication of such changes can be derived by utilizing rates charged in the newer FHA-insured homes. In February 1967, private accommodations in the FHA homes ranged between \$175 to \$200 a week, semi-private beds cost \$125 to \$140, and ward accommodations ranged between \$115 to \$125 a month. Since the FHA-insured nursing home facilities were among the newest in the area, it is probably reasonable to assume that monthly rates in most of the older homes would be comparable to or below the FHA rates.

Nursing Homes Under Construction or Approved. In addition to the existing nursing home facilities in the HMA, there were 230 beds in homes under construction as of April 1, 1967, 165 in Bergen County and 65 in Passaic County. There were also 650 beds in homes which were approved for construction, all of which will be financed with FHA-insured mortgages. The total includes 450 beds in Bergen County and 200 beds in Passaic County.

Characteristics of Patients. The Health Facilities Planning Council for New Jersey reported that almost 61 percent of the nursing home patients in Bergen County were from communities within the county and 84 percent of the Passaic County patients were county residents. As many as one-half of the patients in the two counties were welfare patients. Welfare rates in the two counties range between \$220 and \$300 a month. Most of the patients in nursing homes in the two counties were between 70 and 80 years of age.

Nursing Home Demand. According to the latest "need factors" developed from data published by the Department of Health, Education, and Welfare, it is judged that 30 beds per 1,000 elderly persons is an appropriate formula for planning purposes to be used for areas in New Jersey. Applying this formula to the projected 1969 elderly population of 122,000 persons 65 years of age or over in the HMA (75,900 in Bergen County and 46,100 in Passaic County), a total need for 3,660 nursing home beds in the area by 1969 is indicated. After deductions are made to reflect the number of existing beds (1,865) and the number of new beds in homes being built or approved for construction (880), the need for additional nursing home beds in the HMA is reduced to a total of 915.

The 915-bed need estimated for the HMA represents total need, not demand for additional proprietary nursing home accommodations. Thus, adjustment of the total need must be made to reflect the probable demand for additional proprietary beds. Such adjustments indicate an estimated demand for 850 proprietary nursing home beds in the area during the next two years. Of this total demand, about 600 proprietary beds (300 a year) in Bergen County and 250 proprietary beds (125 a year) in Passaic County might be absorbed during the forecast period. Utilization of the 800 beds in facilities which are being built or whose construction has been approved should be carefully considered before further additions to the supply are provided, however.

Table I

Work Force Components
Paterson-Clifton-Passaic, New Jersey, HMA
Annual Averages, 1958-1966

<u>Component</u>	<u>1958</u> <u>a/</u>	<u>1959</u> <u>a/</u>	<u>1960</u> <u>a/</u>	<u>1961</u> <u>a/</u>	<u>1962</u> <u>b/</u>	<u>1963</u> <u>b/</u>	<u>1964</u> <u>b/</u>	<u>1965</u> <u>b/</u>	<u>1966</u> <u>b/</u>
Civilian work force	452,900	458,300	462,800	471,900	482,600	496,300	505,900	518,400	529,700
Unemployment	42,100	31,600	30,600	33,400	26,400	28,600	30,300	26,300	22,600
Percent of work force	9.3%	6.9%	6.6%	7.1%	5.5%	5.8%	6.0%	5.1%	4.3%
Workers involved in labor disputes <u>c/</u>	400	400	400	200	100	200	1,100	300	400
Total employment	410,400	426,300	431,800	438,300	456,100	467,500	474,500	491,800	506,700
Agricultural employment	3,400	3,400	3,200	3,200	3,100	2,900	2,600	1,800	1,200
Nonag. wage & salary	341,800	356,100	362,000	366,100	383,400	395,700	402,400	421,100	439,100
Other nonag. employment <u>d/</u>	65,200	66,800	66,600	69,000	69,600	68,900	69,500	68,900	66,400

a/ Estimates are based on bimonthly data .

b/ " " " " monthly " .

c/ Persons involved in labor-management disputes are included in total work force estimates and are excluded from unemployment and employment estimates.

d/ Includes the self-employed, unpaid family workers, and domestics.

Source: New Jersey Division of Employment Security.

Table II

Nonagricultural Wage and Salary Employment by Major Industry
Paterson-Clifton-Passaic, New Jersey, HMA
Annual Averages, 1958-1966 a/
(in thousands)

<u>Industry</u>	<u>1958</u>	<u>1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
Wage and salary employment	<u>342.7</u>	<u>357.4</u>	<u>363.1</u>	<u>366.6</u>	<u>383.4</u>	<u>395.7</u>	<u>402.4</u>	<u>421.1</u>	<u>439.1</u>
Manufacturing	<u>156.7</u>	<u>163.7</u>	<u>161.4</u>	<u>158.2</u>	<u>167.5</u>	<u>168.5</u>	<u>165.4</u>	<u>172.7</u>	<u>180.4</u>
Durable goods	<u>80.8</u>	<u>83.9</u>	<u>82.9</u>	<u>80.9</u>	<u>86.1</u>	<u>84.5</u>	<u>79.5</u>	<u>83.3</u>	<u>86.9</u>
Primary metals	<u>5.7</u>	<u>5.9</u>	<u>6.0</u>	<u>6.0</u>	<u>5.8</u>	<u>5.2</u>	<u>4.8</u>	<u>5.1</u>	<u>4.9</u>
Fabricated metals	<u>9.2</u>	<u>10.3</u>	<u>10.7</u>	<u>11.1</u>	<u>12.1</u>	<u>12.0</u>	<u>12.4</u>	<u>13.5</u>	<u>14.3</u>
Mach., except electrical	<u>8.7</u>	<u>8.8</u>	<u>9.1</u>	<u>8.8</u>	<u>9.4</u>	<u>10.0</u>	<u>10.2</u>	<u>11.3</u>	<u>12.5</u>
Electrical machinery	<u>14.8</u>	<u>14.1</u>	<u>13.5</u>	<u>12.8</u>	<u>13.4</u>	<u>14.0</u>	<u>13.0</u>	<u>13.8</u>	<u>13.8</u>
Transportation equipment	<u>19.5</u>	<u>18.7</u>	<u>16.0</u>	<u>14.8</u>	<u>17.0</u>	<u>15.2</u>	<u>12.4</u>	<u>12.4</u>	<u>12.5</u>
Instruments & related prods.	<u>14.6</u>	<u>17.5</u>	<u>18.6</u>	<u>18.3</u>	<u>18.5</u>	<u>18.6</u>	<u>16.6</u>	<u>17.1</u>	<u>18.4</u>
Other durable goods	<u>8.3</u>	<u>8.6</u>	<u>8.9</u>	<u>9.1</u>	<u>9.9</u>	<u>9.5</u>	<u>10.1</u>	<u>10.1</u>	<u>10.5</u>
Nondurable goods	<u>75.9</u>	<u>79.8</u>	<u>78.6</u>	<u>77.3</u>	<u>81.4</u>	<u>84.0</u>	<u>85.9</u>	<u>89.4</u>	<u>93.5</u>
Food & kindred prods.	<u>7.8</u>	<u>8.3</u>	<u>8.2</u>	<u>8.4</u>	<u>8.9</u>	<u>9.7</u>	<u>10.2</u>	<u>10.4</u>	<u>10.1</u>
Textiles	<u>16.9</u>	<u>16.5</u>	<u>15.4</u>	<u>13.6</u>	<u>13.4</u>	<u>13.5</u>	<u>13.6</u>	<u>13.5</u>	<u>13.5</u>
Apparel	<u>15.4</u>	<u>16.4</u>	<u>16.0</u>	<u>15.9</u>	<u>16.6</u>	<u>16.0</u>	<u>16.3</u>	<u>16.9</u>	<u>17.2</u>
Paper & allied prods.	<u>7.3</u>	<u>7.6</u>	<u>7.5</u>	<u>7.6</u>	<u>7.7</u>	<u>7.9</u>	<u>8.1</u>	<u>8.0</u>	<u>8.7</u>
Printing & publishing	<u>8.2</u>	<u>9.0</u>	<u>9.6</u>	<u>9.8</u>	<u>10.1</u>	<u>10.5</u>	<u>10.5</u>	<u>10.7</u>	<u>11.3</u>
Chemicals	<u>10.3</u>	<u>11.1</u>	<u>11.2</u>	<u>11.4</u>	<u>13.3</u>	<u>14.6</u>	<u>15.0</u>	<u>16.8</u>	<u>18.9</u>
Rubber & plastic prods.	<u>7.6</u>	<u>8.4</u>	<u>8.3</u>	<u>8.4</u>	<u>8.6</u>	<u>9.2</u>	<u>9.7</u>	<u>10.4</u>	<u>10.8</u>
Leather prods.	<u>1.7</u>	<u>1.7</u>	<u>1.6</u>	<u>1.5</u>	<u>2.0</u>	<u>1.9</u>	<u>2.0</u>	<u>2.2</u>	<u>2.5</u>
Other nondurable goods	<u>.7</u>	<u>.8</u>	<u>.7</u>	<u>.7</u>	<u>.8</u>	<u>.7</u>	<u>.5</u>	<u>.5</u>	<u>.5</u>
Nonmanufacturing	<u>185.9</u>	<u>193.8</u>	<u>201.7</u>	<u>208.4</u>	<u>215.9</u>	<u>227.2</u>	<u>237.0</u>	<u>248.4</u>	<u>258.7</u>
Mining	<u>.3</u>	<u>.3</u>	<u>.4</u>	<u>.5</u>	<u>.4</u>	<u>.5</u>	<u>.5</u>	<u>.4</u>	<u>.4</u>
Contract construction	<u>19.8</u>	<u>20.8</u>	<u>20.0</u>	<u>20.8</u>	<u>21.4</u>	<u>20.4</u>	<u>21.3</u>	<u>22.3</u>	<u>23.1</u>
Transportation & utilities	<u>20.6</u>	<u>21.0</u>	<u>21.9</u>	<u>22.6</u>	<u>21.7</u>	<u>23.0</u>	<u>22.8</u>	<u>23.2</u>	<u>23.8</u>
Wholesale & retail trade	<u>69.0</u>	<u>71.4</u>	<u>75.1</u>	<u>75.7</u>	<u>78.8</u>	<u>84.1</u>	<u>88.6</u>	<u>93.2</u>	<u>97.9</u>
Fin., insur., and real estate	<u>11.1</u>	<u>11.1</u>	<u>11.7</u>	<u>12.2</u>	<u>12.9</u>	<u>13.5</u>	<u>13.4</u>	<u>13.9</u>	<u>14.5</u>
Services	<u>35.7</u>	<u>38.6</u>	<u>40.9</u>	<u>44.0</u>	<u>46.8</u>	<u>49.7</u>	<u>52.4</u>	<u>55.1</u>	<u>57.2</u>
Government	<u>29.5</u>	<u>30.5</u>	<u>31.8</u>	<u>32.6</u>	<u>33.9</u>	<u>36.1</u>	<u>38.0</u>	<u>40.3</u>	<u>41.8</u>

a/ Estimates are based on March 1966 benchmarks.

Note: Subtotals may not add to totals because of rounding.

Source: New Jersey Division of Employment Security.

Table III

Estimated Percentage Distribution of Families and Households by Annual Incomes
After Deduction of Federal Income Tax
Paterson-Clifton-Passaic, New Jersey, HMA
1967 and 1969

<u>Annual income</u>	<u>Paterson-Clifton-Passaic HMA</u>				<u>Bergen County</u>			
	<u>1967</u>		<u>1969</u>		<u>1967</u>		<u>1969</u>	
	<u>All families</u>	<u>Renter households a/</u>	<u>All families</u>	<u>Renter households a/</u>	<u>All families</u>	<u>Renter households a/</u>	<u>All families</u>	<u>Renter households a/</u>
Under \$3,000	6	10	6	9	5	7	4	7
\$3,000 - 3,999	4	6	3	6	3	5	3	4
4,000 - 4,999	6	8	5	8	4	8	3	8
5,000 - 5,999	7	12	8	10	6	11	7	9
6,000 - 6,999	11	13	8	12	10	12	8	11
7,000 - 7,999	11	11	12	11	12	12	10	11
8,000 - 8,999	8	11	8	10	8	10	10	10
9,000 - 9,999	9	7	8	8	9	9	7	9
10,000 - 12,499	16	12	18	14	17	12	18	15
12,500 - 14,999	10	5	10	6	10	6	12	6
15,000 - 17,499	3	1	4	3	5	4	6	6
17,500 - 19,999	2	(4	2	(3	2	(4	3	(4
20,000 - 24,999	2	(4	(5	(4	(
25,000 and over	5	(4	(4	(5	(
Total	100	100	100	100	100	100	100	100
Median income	\$8,625	\$7,100	\$9,100	\$7,475	\$9,250	\$7,575	\$9,725	\$7,975

<u>Annual income</u>	<u>Passaic County</u>			
	<u>1967</u>		<u>1969</u>	
	<u>All families</u>	<u>Renter households a/</u>	<u>All families</u>	<u>Renter households a/</u>
Under \$3,000	9	13	8	13
\$3,000 - 3,999	5	9	5	7
4,000 - 4,999	8	10	7	10
5,000 - 5,999	10	14	10	12
6,000 - 6,999	12	15	10	14
7,000 - 7,999	11	12	11	12
8,000 - 8,999	9	8	9	9
9,000 - 9,999	9	6	8	7
10,000 - 12,499	14	9	15	11
12,500 - 14,999	6	3	8	4
15,000 and over	7	1	9	1
Total	100	100	100	100
Median income	\$7,525	\$6,200	\$7,925	\$6,525

a/ Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.

Table IV

Population Trends
Paterson-Clifton-Passaic, New Jersey, HMA
April 1950-April 1967

Area	April 1, 1950	April 1, 1960	April 1, 1967	Average annual change			
				1950-1960		1960-1967	
				Number	Percent ^{a/}	Number	Percent ^{a/}
HMA total	876,232	1,186,873	1,349,000	31,064	3.0	23,150	1.9
Bergen County	539,139	780,255	893,200	24,112	3.7	16,125	2.0
Bergenfield	17,647	27,203	29,700	956	4.3	360	1.3
Cliffside Park	17,116	17,642	18,450	53	.3	110	.7
Dumont	13,013	18,882	20,900	587	3.7	290	1.5
East Paterson	15,386	19,344	20,400	396	2.3	150	.8
Englewood	23,145	26,057	26,650	291	1.2	85	.4
Fair Lawn	23,885	36,421	39,550	1,254	4.2	450	1.2
Fort Lee	11,648	21,815	30,300	1,017	6.3	1,200	4.7
Garfield	27,550	29,253	30,300	170	.6	150	.5
Glen Rock	7,145	12,896	13,400	575	5.9	70	.6
Hackensack	29,219	30,521	36,200	130	.5	810	2.5
Hasbrouck Heights	9,181	13,046	13,750	387	3.5	100	.8
Lodi	15,392	23,502	26,600	811	4.3	440	1.8
Lyndhurst	19,980	21,867	23,250	189	.9	200	.9
Maywood	8,667	11,460	11,750	279	2.8	40	.4
New Milford	6,006	18,810	20,000	1,280	11.6	170	.9
North Arlington	15,970	17,477	18,850	151	.9	200	1.1
Palisades Park	9,635	11,943	13,350	231	2.1	200	1.7
Paramus	6,268	23,238	27,550	1,697	13.1	625	2.5
Ridgefield	8,312	10,788	11,800	248	2.6	140	1.3
Ridgefield Park	11,993	12,701	14,750	71	.6	290	2.2
Ridgewood	17,481	25,391	27,350	791	3.7	280	1.1
River Edge	9,204	13,264	14,000	406	3.7	100	.8
Rutherford	17,411	20,473	20,850	306	1.7	50	.3
Saddle Brook	7,955	13,834	16,600	588	5.6	400	2.7
Teaneck	33,772	42,085	42,700	831	2.3	90	.2
Tenafly	9,651	14,264	15,000	461	3.9	100	.7
Waldwick	3,963	10,495	12,050	653	9.8	220	2.0
Wyckoff	5,590	11,205	14,900	561	6.9	530	4.1
Rest of county	136,954	224,378	282,250	8,742	5.0	8,275	3.3
Passaic County	337,093	406,618	455,800	6,952	1.9	7,025	1.7
Clifton	64,511	82,084	87,650	1,757	2.4	800	1.0
Passaic	57,702	53,963	54,750	-374	-.7	110	.3
Paterson	139,336	143,663	146,450	433	.3	400	.3
Hawthorne	14,816	17,735	18,950	292	1.8	170	1.0
Totowa	6,045	10,897	11,700	485	5.9	120	1.1
Wayne	11,822	29,353	47,300	1,753	9.1	2,550	6.9
Rest of county	42,861	68,923	89,000	2,606	4.8	2,875	3.7

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population.
1967 estimated by Housing Market Analyst.

Table V

Components of Population Change
Paterson-Clifton-Passaic, New Jersey, HMA
April 1, 1950-April 1, 1967

<u>Area</u>	<u>Population change</u>	<u>Net natural increase</u>	<u>Net migration</u>	<u>Average annual net migration</u>
<u>HMA total:</u>				
1950-1960	310,641	130,426	180,215	18,022
1960-1967	162,100	82,750	79,350	11,325
<u>Bergen County:</u>				
1950-1960	241,116	88,269	152,847	15,285
1960-1967	112,900	52,800	60,100	8,575
<u>Passaic County:</u>				
1950-1960	69,525	42,157	27,368	2,737
1960-1967	49,200	29,950	19,250	2,750
Paterson				
1950-1960	4,327	13,399	-9,072	-907
1960-1967	2,775	11,300	-8,525	-1,225
Clifton				
1950-1960	17,573	10,925	6,648	665
1960-1967	5,575	4,275	1,300	180
Passaic				
1950-1960	-3,739	4,054	-7,793	-779
1960-1967	775	2,375	-1,600	-230
Rest of county				
1950-1960	51,364	13,779	37,585	3,758
1960-1967	40,075	12,000	28,075	4,025

Sources: 1950 and 1960 Censuses of Population.
1960-1967 population changes estimated by Housing Market Analyst.
Vital statistics data from New Jersey State Department of Health.

Table VI

Households and Household Size Trends
Paterson-Clifton-Passaic, New Jersey, HMA
April 1950-April 1967

Area	April 1, 1950	April 1, 1960	April 1, 1967	Average annual change				Household size		
				1950-1960		1960-1967		April 1,		
				Number	Percent ^{a/}	Number	Percent ^{a/}	1950	1960	1967
HMA total	<u>258,175</u>	<u>356,504</u>	<u>406,800</u>	<u>9,833</u>	3.2	<u>7,175</u>	1.9	3.34	3.29	3.28
Bergen County	<u>157,413</u>	<u>230,578</u>	<u>264,600</u>	<u>7,317</u>	3.8	<u>4,850</u>	2.0	3.39	3.36	3.35
Bergenfield	5,330	7,777	8,475	245	3.8	100	1.3	3.31	3.50	3.50
Cliffside Park	5,233	5,828	6,125	60	1.0	40	.8	3.27	3.02	3.00
Dumont	3,748	5,323	5,800	158	3.5	65	1.3	3.47	3.54	3.60
East Paterson	4,453	5,629	5,950	118	2.3	45	.8	3.45	3.43	3.42
Englewood	6,861	8,069	8,375	121	1.7	45	.6	3.27	3.16	3.12
Fair Lawn	7,067	10,311	11,050	324	3.8	110	1.0	3.38	3.53	3.58
Fort Lee	3,504	7,694	10,800	419	7.9	440	4.9	3.27	2.81	2.79
Garfield	8,081	9,479	10,100	140	1.6	90	1.0	3.40	3.08	3.00
Glen Rock	2,108	3,544	3,675	144	5.2	20	.6	3.36	3.63	3.63
Hackensack	8,383	9,957	12,200	157	1.8	320	3.0	3.34	3.00	2.94
Hasbrouck Heights	2,699	3,950	4,225	125	3.8	40	1.0	3.39	3.30	3.26
Lodi	4,278	6,952	8,050	267	4.9	160	2.1	3.54	3.34	3.28
Lyndhurst	5,429	6,542	7,075	111	1.9	75	1.2	3.67	3.34	3.28
Maywood	2,629	3,426	3,475	80	2.6	5	.3	3.29	3.34	3.38
New Milford	1,712	5,455	5,825	374	11.4	50	1.0	3.50	3.45	3.43
North Arlington	4,690	5,495	6,075	80	1.6	80	1.5	3.40	3.17	3.09
Palisades Park	2,948	4,009	4,550	106	3.1	75	1.9	3.24	2.97	2.93
Paramus	1,665	5,678	6,750	401	12.7	150	2.5	3.32	3.93	3.93
Ridgefield	2,553	3,390	3,775	84	2.9	55	1.6	3.24	3.18	3.13
Ridgefield Park	3,608	3,983	4,700	38	.9	100	2.4	3.31	3.17	3.13
Ridgewood	5,340	7,451	7,925	211	3.4	70	.9	3.26	3.40	3.44
River Edge	2,698	3,854	4,050	116	3.6	30	.8	3.39	3.44	3.45
Rutherford	5,391	6,619	6,850	123	2.1	30	.5	3.20	3.07	3.02
Saddle Brook	2,206	3,700	4,375	149	5.2	95	2.4	3.60	3.74	3.78
Teaneck	9,548	12,263	12,700	272	2.5	60	.6	3.50	3.40	3.32
Tenafly	2,764	4,189	4,475	142	4.2	40	1.0	3.46	3.38	3.32
Waldwick	1,154	2,694	3,100	154	8.5	60	2.1	3.43	3.89	3.89
Wyckoff	1,549	3,099	4,125	155	6.9	150	4.1	3.55	3.56	3.56
Rest of county	39,784	64,218	79,950	2,443	4.8	2,250	3.2	3.41	3.47	3.51
Passaic County	<u>100,762</u>	<u>125,926</u>	<u>142,200</u>	<u>2,516</u>	2.3	<u>2,325</u>	1.8	3.27	3.18	3.16
Clifton	19,179	25,474	27,600	629	2.9	300	1.2	3.35	3.21	3.15
Passaic	17,369	18,228	19,250	86	.5	150	.8	3.22	2.91	2.80
Paterson	42,228	46,107	48,550	388	.9	350	.8	3.21	3.06	2.98
Hawthorne	4,551	5,592	6,075	104	2.1	70	1.2	3.25	3.16	3.11
Totowa	1,544	2,826	2,975	128	6.1	25	.8	3.38	3.46	3.49
Wayne	3,306	7,695	12,200	439	8.5	640	6.6	3.47	3.70	3.79
Rest of county	12,585	20,004	25,550	742	4.6	790	3.5	3.33	3.40	3.45

^{a/} Derived through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Housing.
1967 estimated by Housing Market Analyst.

Table VII

Housing Inventory, Tenure, and Total Vacancy Trends
Paterson-Clifton-Passaic, New Jersey, HMA
April 1, 1950-April 1, 1967

	Passaic County						
<u>Inventory and Tenure</u>	<u>Paterson</u>	<u>Clifton</u>	<u>Passaic</u>	<u>Rest of County</u>	<u>County total</u>	<u>Bergen County</u>	<u>HMA total</u>
April 1, 1950:							
Total inventory	42,925	19,709	17,745	27,198	107577	162,427	270,004
Total occupied	<u>42,228</u>	<u>19,179</u>	<u>17,369</u>	<u>21,986</u>	<u>100,762</u>	<u>157,413</u>	<u>258,175</u>
Owner-occupied	14,351	11,826	5,050	15,285	46,512	104,578	151,090
Percent of total occupancy	34.0%	61.7%	29.1%	69.5%	46.2%	66.4%	58.5%
Renter-occupied	27,877	7,353	12,319	6,701	54,250	52,835	107,085
Percent of total occupancy	66.0%	38.3%	70.9%	30.5%	53.8%	33.6%	41.5%
Total vacant	697	530	376	5,212	6,815	5,014	11,829
April 1, 1960:							
Total inventory	48,371	25,966	18,792	41,262	134,391	236,696	371,087
Total occupied	<u>46,107</u>	<u>25,474</u>	<u>18,228</u>	<u>36,117</u>	<u>125,926</u>	<u>230,578</u>	<u>356,504</u>
Owner-occupied	16,021	16,763	5,688	28,964	67,436	165,883	233,319
Percent of total occupancy	34.7%	65.8%	31.2%	80.2%	53.6%	71.9%	65.4%
Renter-occupied	30,086	8,711	12,540	7,153	58,490	64,695	123,185
Percent of total occupancy	65.3%	34.2%	68.8%	19.8%	46.4%	28.1%	34.6%
Total vacant	2,264	492	564	5,145	8,465	6,118	14,583
April 1, 1967:							
Total inventory	50,575	27,975	19,875	52,175	150,600	270,600	421,200
Total occupied	<u>48,550</u>	<u>27,600</u>	<u>19,250</u>	<u>46,800</u>	<u>142,200</u>	<u>264,600</u>	<u>406,800</u>
Owner-occupied	15,750	17,750	5,650	36,450	75,600	185,500	261,100
Percent of total occupancy	32.4%	64.3%	29.4%	77.9%	53.2%	70.1%	64.2%
Renter-occupied	32,800	9,850	13,600	10,350	66,600	79,100	145,700
Percent of total occupancy	67.6%	35.7%	70.6%	22.1%	46.8%	29.9%	35.8%
Total vacant	2,025	375	625	5,375	8,400	6,000	14,400

Sources: 1950 and 1960 Censuses of Housing
1967 estimated by Housing Market Analyst.

Table VIII

Housing Inventory by Type of Structure
Paterson-Clifton-Passaic, New Jersey, HMA
April 1960 and April 1967

Date and type of structure	Passaic County					Bergen County	HMA total
	Paterson	Clifton	Passaic	Rest of county	County total		
<u>April 1, 1960:</u>							
One-family ^{a/}	8,611	14,197	3,458	34,997	61,263	166,414	227,677
Two-family	20,000	7,615	5,445	5,253	38,313	35,856	74,169
Multifamily	<u>19,739</u>	<u>4,154</u>	<u>9,889</u>	<u>1,012</u>	<u>34,794</u>	<u>34,405</u>	<u>69,199</u>
Total ^{b/}	48,350	25,966	18,792	41,262	134,370	236,675	371,045
<u>April 1, 1967:</u>							
One-family ^{a/}	8,300	14,875	3,375	42,250	68,800	184,400	253,200
Two-family	20,225	8,125	5,500	6,150	40,000	39,600	79,600
Multifamily	<u>22,050</u>	<u>4,975</u>	<u>11,000</u>	<u>3,775</u>	<u>41,800</u>	<u>46,600</u>	<u>88,400</u>
Total	50,575	27,975	19,875	52,175	150,600	270,600	421,200
<u>Percent of total:</u>							
<u>One-family</u>							
1960	17.8	54.7	18.4	84.8	45.6	70.3	61.4
1967	16.4	53.2	17.0	81.0	45.7	68.2	60.1
<u>Two-family</u>							
1960	41.4	29.3	29.0	12.7	28.5	15.2	20.0
1967	40.0	29.0	27.7	11.8	26.6	14.6	18.9
<u>Multifamily</u>							
1960	40.8	16.0	52.6	2.5	25.9	14.5	18.6
1967	43.6	17.8	55.3	7.2	27.7	17.2	21.0

a/ Includes trailers.

b/ Differs slightly from the count of all units in these areas because units by type of structure were enumerated on a sample basis.

Sources: 1960 Census of Housing; 1967 estimated by Housing Market Analyst.

Table IX

Percentage Distribution of the Housing Inventory by Year Built
Paterson-Clifton-Passaic, New Jersey, HMA

<u>Year built</u> ^{a/}	<u>Paterson</u>	<u>Clifton</u>	<u>Passaic</u>	<u>Rest of county</u>
Total inventory	50,575	27,975	19,875	52,175
March 1960-April 1, 1967	7.7%	7.6%	7.4%	21.4%
1955 - March 1960	4.2	8.9	1.1	14.2
1950 - 1954	3.6	15.9	6.4	15.6
1940 - 1949	3.5	18.6	3.7	10.8
1930 - 1939	5.7	9.4	5.2	10.4
1929 or earlier	<u>75.3</u>	<u>39.6</u>	<u>76.2</u>	<u>27.6</u>
Total	100.0	100.0	100.0	100.0

	<u>Passaic County total</u>	<u>Bergen County total</u>	<u>HMA total</u>
Total inventory	150,600	270,600	421,200
March 1960-April 1, 1967	12.3%	13.0%	12.8%
1955 - March 1960	8.2	12.1	10.7
1950 - 1954	10.4	16.9	14.6
1940 - 1949	8.9	14.9	12.7
1930 - 1939	7.9	9.7	9.1
1929 or earlier	<u>52.3</u>	<u>33.4</u>	<u>40.1</u>
Total	100.0	100.0	100.0

^{a/} The basic data reflect an unknown degree of error in the age of structure (year built) occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Table X

Total Private Housing Units Authorized By Building Permits ^{a/}
Paterson-Clifton-Passaic, New Jersey, HMA
1960-1966

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
HMA total	<u>7,199</u>	<u>7,963</u>	<u>8,829</u>	<u>9,117</u>	<u>9,144</u>	<u>8,082</u>	<u>5,572</u>
Bergen County	<u>5,187</u>	<u>5,563</u>	<u>5,069</u>	<u>6,352</u>	<u>6,011</u>	<u>5,150</u>	<u>4,243</u>
Bergenfield	75	140	106	207	27	46	17
Cliffside Park	55	96	34	15	53	35	24
Dumont	84	62	54	67	84	77	65
East Paterson	58	48	52	67	58	80	-
Englewood	91	168	29	19	30	58	40
Fairlawn	92	65	92	140	104	143	101
Fort Lee	459	597	269	884	1,087	327	436
Garfield	108	23	72	149	82	66	68
Glen Rock	23	26	22	17	11	13	19
Hackensack	276	198	326	476	610	569	197
Hasbrouck Heights	81	31	16	24	50	36	29
Lodi	94	184	213	248	176	256	22
Lyndhurst	135	67	83	75	87	78	67
Maywood	19	11	6	9	10	7	4
New Milford	100	37	44	43	29	16	102
North Arlington	115	177	135	36	39	69	29
Palisades Park	73	85	58	118	102	96	18
Paramus	107	122	132	248	173	165	170
Ridgefield	84	73	27	30	59	32	96
Ridgefield Park	13	8	24	30	92	198	547
Ridgewood	64	58	86	79	112	97	106
River Edge	20	12	10	15	110	39	-
Rutherford	46	76	23	32	30	15	15
Saddle Brook	48	98	269	76	36	37	320
Teaneck	76	183	68	28	53	29	55
Tenafly	60	52	52	41	36	25	26
Waldwick	127	85	80	52	32	23	7
Wyckoff	187	141	103	139	216	157	108
Remainder of County	2,417	2,640	2,584	2,988	2,423	2,361	1,555
Passaic County	<u>2,012</u>	<u>2,400</u>	<u>3,760</u>	<u>2,765</u>	<u>3,133</u>	<u>2,932</u>	<u>1,329</u>
Clifton	310	175	479	262	233	538	119
Passaic	22	448	421	134	105	93	159
Paterson	345	477	1,093	221	789	432	92
Hawthorne	47	50	146	62	61	51	43
Totowa	32	28	34	35	20	21	12
Wayne	525	512	725	1,169	1,252	389	269
Remainder of County	731	710	862	882	673	1,408	635

^{a/} Excludes all public housing units.

Sources: Bureau of the Census, C-40 Construction Reports and the New Jersey Department of Labor and Industry, Bureau of Statistics and Records.

Table XI

Private Multifamily Housing Units Authorized by Building Permits ^{a/}
Paterson-Clifton-Passaic, New Jersey, HMA
1960-1966

<u>Area</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>
HMA total	<u>2,249</u>	<u>3,501</u>	<u>4,421</u>	<u>5,142</u>	<u>5,524</u>	<u>4,594</u>	<u>3,203</u>
Bergen County	<u>1,569</u>	<u>2,335</u>	<u>1,970</u>	<u>3,687</u>	<u>3,523</u>	<u>2,837</u>	<u>2,764</u>
Bergenfield	28	39	68	150	-	24	4
Cliffside Park	48	88	28	10	51	34	17
Dumont	46	20	2	24	34	48	50
East Paterson	48	38	-	46	50	60	-
Englewood	51	124	-	-	-	7	18
Fair Lawn	-	2	2	72	38	86	44
Fort Lee	398	575	236	868	1,068	302	421
Garfield	82	18	62	146	76	64	66
Glen Rock	-	-	-	-	-	-	-
Hackensack	245	183	299	462	598	553	194
Hasbrouck Heights	18	6	-	4	13	24	16
Lodi	21	173	204	240	169	252	22
Lyndhurst	122	60	72	66	75	77	62
Maywood	9	2	2	4	-	-	-
New Milford	-	-	-	-	2	-	92
North Arlington	38	118	111	22	18	47	22
Palisades Park	69	81	56	113	101	96	16
Paramus	2	2	16	34	16	6	4
Ridgefield	64	56	20	18	44	22	84
Ridgefield Park	-	-	22	28	87	198	546
Ridgewood	18	8	12	14	64	42	55
River Edge	-	8	5	-	100	32	-
Rutherford	12	34	-	24	18	4	8
Saddle Brook	30	40	248	60	2	20	314
Teaneck	-	144	40	4	22	2	-
Tenafly	4	6	19	8	12	4	-
Waldwick	-	-	4	-	2	-	-
Wyckoff	-	-	-	-	-	-	-
Remainder of County	216	510	442	1,270	863	833	709
Passaic County	<u>680</u>	<u>1,166</u>	<u>2,451</u>	<u>1,455</u>	<u>2,001</u>	<u>1,757</u>	<u>439</u>
Clifton	158	66	349	180	132	448	55
Passaic	20	443	418	130	86	90	158
Paterson	310	438	1,040	160	764	415	88
Hawthorne	36	34	124	40	40	18	34
Totowa	-	4	2	9	4	2	2
Wayne	-	-	178	693	815	-	-
Remainder of County	156	181	340	243	160	784	102

a/ Excludes all public housing units.

Sources: Bureau of the Census, C-40 Construction Reports and the New Jersey Department of Labor and Industry, Bureau of Statistics and Records.

Table XII

Vacancy Trends
Paterson-Clifton-Passaic, New Jersey, HMA
April 1, 1950-April 1, 1967

Vacancy Characteristics	Passaic County			Rest of County	County Total	Bergen County	HMA Total
	Paterson	Clifton	Passaic				
<u>April 1, 1950:</u>							
Total vacant units	697	530	376	5,212	6,815	5,014	11,829
Available vacant	<u>374</u>	<u>360</u>	<u>213</u>	<u>278</u>	<u>1,225</u>	<u>2,454</u>	<u>3,679</u>
For sale	92	136	22	197	447	1,653	2,100
Homeowner vacancy rate	.6%	1.1%	.4%	1.3%	1.0%	1.6%	1.4%
For rent	282	224	191	81	778	801	1,579
Rental vacancy rate	1.0%	3.0%	1.5%	1.2%	1.4%	1.5%	1.5%
Other vacant	323	170	163	4,934	5,590	2,560	8,150
<u>April 1, 1960:</u>							
Total vacant units	2,264	492	564	5,145	8,465	6,118	14,583
Available vacant	<u>1,123</u>	<u>283</u>	<u>395</u>	<u>595</u>	<u>2,396</u>	<u>2,949</u>	<u>5,345</u>
For sale	87	131	18	350	586	1,391	1,977
Homeowner vacancy rate	.5%	.8%	.3%	1.2%	.9%	.8%	.8%
For rent	1,036	152	377	245	1,810	1,558	3,368
Rental vacancy rate	3.3%	1.7%	2.9%	3.3%	3.0%	2.4%	2.7%
Other vacant	1,141	209	169	4,550	6,069	3,169	9,238
<u>April 1, 1967:</u>							
Total vacant units	2,025	375	625	5,375	8,400	6,000	14,400
Available vacant	<u>800</u>	<u>150</u>	<u>450</u>	<u>725</u>	<u>2,125</u>	<u>2,425</u>	<u>4,550</u>
For sale	75	75	25	400	575	1,100	1,675
Homeowner vacancy rate	.5%	.4%	.4%	1.1%	.8%	.6%	.6%
For rent	725	75	425	325	1,550	1,325	2,875
Rental vacancy rate	2.2%	.8%	3.0%	3.0%	2.3%	1.6%	1.9%
Other vacant	1,225	225	175	4,650	6,275	3,575	9,850

Sources: 1950 and 1960 Censuses of Housing.
1967 estimated by Housing Market Analyst.

Table XIII

Paterson-Clifton-Passaic, New Jersey, Area Postal Vacancy SurveyFebruary 21-March 10, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total (estimated)	<u>406,100</u>	<u>4,780</u>	<u>1.2</u>	<u>3,790</u>	<u>990</u>	<u>4,000</u>	<u>274,200</u>	<u>2,370</u>	<u>0.9</u>	<u>1,760</u>	<u>610</u>	<u>1,100</u>	<u>131,900</u>	<u>2,410</u>	<u>1.8</u>	<u>2,030</u>	<u>380</u>	<u>2,900</u>	<u>1,000</u>	<u>22</u>	<u>2.2</u>
Passaic County	142,300	2,420	1.7	2,180	240	900	68,300	1,040	1.5	910	130	200	74,000	1,380	1.9	1,270	110	700	10	2	20.0
Bergen County	263,800	2,360	0.9	1,610	750	3,100	205,900	1,330	0.6	850	480	900	57,900	1,030	1.8	760	270	2,200	990	20	2.0
The Survey Area Total (surveyed sample)	<u>334,446</u>	<u>4,213</u>	<u>1.3</u>	<u>3,374</u>	<u>839</u>	<u>3,767</u>	<u>210,797</u>	<u>1,958</u>	<u>0.9</u>	<u>1,486</u>	<u>472</u>	<u>949</u>	<u>123,649</u>	<u>2,255</u>	<u>1.8</u>	<u>1,888</u>	<u>367</u>	<u>2,818</u>	<u>901</u>	<u>21</u>	<u>2.3</u>
Passaic County	<u>121,461</u>	<u>2,192</u>	<u>1.8</u>	<u>1,989</u>	<u>203</u>	<u>843</u>	<u>50,778</u>	<u>874</u>	<u>1.7</u>	<u>782</u>	<u>92</u>	<u>146</u>	<u>70,683</u>	<u>1,318</u>	<u>1.9</u>	<u>1,207</u>	<u>111</u>	<u>697</u>	<u>7</u>	<u>1</u>	<u>14.3</u>
Paterson ^{1/}	<u>59,667</u>	<u>885</u>	<u>1.5</u>	<u>796</u>	<u>89</u>	<u>233</u>	<u>11,821</u>	<u>147</u>	<u>1.2</u>	<u>138</u>	<u>9</u>	<u>8</u>	<u>47,846</u>	<u>738</u>	<u>1.5</u>	<u>658</u>	<u>80</u>	<u>225</u>	<u>7</u>	<u>1</u>	<u>14.3</u>
Main Office	36,776	664	1.8	588	76	224	4,432	101	2.3	98	3	3	32,344	563	1.7	490	73	221	6	-	0.0
Branches:																					
Hawthorne	4,801	19	0.4	18	1	6	2,896	5	0.2	4	1	4	1,905	14	0.7	14	-	2	-	-	-
Totowa	4,612	57	1.2	47	10	3	3,313	19	0.6	14	5	1	1,299	38	2.9	33	5	2	1	1	100.0
Stations:																					
Park	3,493	21	0.6	21	-	-	326	3	0.9	3	-	-	3,167	18	0.6	18	-	-	-	-	-
River Street	4,140	39	0.9	39	-	-	195	8	4.1	8	-	-	3,945	31	0.8	31	-	-	-	-	-
South Paterson	5,845	85	1.5	83	2	-	659	11	1.7	11	-	-	5,186	74	1.4	72	2	-	-	-	-
Clifton ^{1/}	<u>22,144</u>	<u>117</u>	<u>0.5</u>	<u>97</u>	<u>20</u>	<u>37</u>	<u>17,912</u>	<u>22</u>	<u>0.1</u>	<u>18</u>	<u>4</u>	<u>31</u>	<u>4,232</u>	<u>95</u>	<u>2.2</u>	<u>79</u>	<u>16</u>	<u>6</u>	<u>-</u>	<u>-</u>	<u>-</u>
Main Office	12,246	78	0.6	74	4	4	10,569	10	0.1	10	-	2	1,677	68	4.1	64	4	2	-	-	-
Stations:																					
Allwood	3,471	6	0.2	2	4	-	1,515	6	0.4	2	4	-	1,956	-	0.0	-	-	-	-	-	-
Athenia	5,763	30	0.5	18	12	32	5,188	5	0.1	5	-	28	575	25	4.3	13	12	4	-	-	-
Delawanna	664	3	0.5	3	-	1	640	1	0.2	1	-	1	24	2	8.3	2	-	-	-	-	-
Passaic ^{1/}	18,515	429	2.3	416	13	17	2,323	46	2.0	44	2	3	16,192	383	2.4	372	11	14	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XIII (cont'd)

Paterson-Clifton-Passaic, New Jersey, Area Postal Vacancy Survey (continued)

February 21-March 10, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
Other Areas	<u>21,135</u>	<u>761</u>	<u>3.6</u>	<u>680</u>	<u>81</u>	<u>556</u>	<u>18,722</u>	<u>659</u>	<u>3.5</u>	<u>582</u>	<u>77</u>	<u>104</u>	<u>2,413</u>	<u>102</u>	<u>4.2</u>	<u>98</u>	<u>4</u>	<u>452</u>	-	-	-
Bloomingsdale ^{2/}	2,139	55	2.6	40	15	26	1,871	47	2.5	32	15	26	268	8	3.0	8	-	-	-	-	-
Haskell ^{2/}	1,356	14	1.0	9	5	1	1,268	8	0.6	6	2	1	88	6	6.8	3	3	-	-	-	-
Little Falls ^{2/}	6,285	86	1.4	70	16	331	5,807	71	1.2	55	16	27	478	15	3.1	15	-	304	-	-	-
Pompton Lakes ^{2/}	3,098	40	1.3	25	15	168	2,887	33	1.1	19	14	20	211	7	3.3	6	1	148	-	-	-
Ringwood ^{2/}	1,501	382	25.4	377	5	2	1,501	382	25.4	377	5	2	-	-	-	-	-	-	-	-	-
Wayne ^{1/}	6,756	184	2.7	159	25	28	5,388	118	2.2	93	25	28	1,368	66	4.8	66	-	-	-	-	-
Bergen County	<u>212,985</u>	<u>2,021</u>	<u>0.9</u>	<u>1,385</u>	<u>636</u>	<u>2,924</u>	<u>160,019</u>	<u>1,084</u>	<u>0.7</u>	<u>704</u>	<u>389</u>	<u>803</u>	<u>52,966</u>	<u>937</u>	<u>1.8</u>	<u>681</u>	<u>256</u>	<u>2,121</u>	<u>894</u>	<u>20</u>	<u>2.2</u>
Allendale ^{2/}	1,666	28	1.7	20	8	5	1,643	28	1.7	20	8	5	23	-	0.0	-	-	-	-	-	-
Bergenfield																					
(3-31-67) ^{1/}	5,217	44	0.8	43	1	63	4,201	19	0.5	18	1	31	1,016	25	2.5	25	-	32	-	-	-
Cliffside Park ^{1/}	5,770	36	0.6	23	13	30	4,677	9	0.2	7	2	4	1,093	27	2.5	16	11	26	-	-	-
Closter ^{2/}	2,425	14	0.6	6	8	-	2,425	14	0.6	6	8	-	-	-	-	-	-	-	-	-	-
Cresskill ^{2/}	2,211	14	0.6	13	1	2	2,167	12	0.6	11	1	2	44	2	4.5	2	-	-	-	-	-
Demarest ^{2/}	1,400	14	1.0	6	8	3	1,389	13	0.9	5	8	3	11	1	9.1	1	-	-	-	-	-
Dumont ^{1/}	3,162	3	0.1	2	1	2	2,788	3	0.1	2	1	2	374	-	0.0	-	-	-	-	-	-
East Paterson ^{1/}	3,263	36	1.1	16	20	26	2,413	27	1.1	8	19	20	850	9	1.1	8	1	6	-	-	-
Edgewater ^{2/}	1,603	74	4.6	73	1	257	544	14	2.6	14	-	-	1,059	60	5.7	59	1	257	-	-	-
Emerson ^{2/}	1,969	16	0.8	16	-	-	1,969	16	0.8	16	-	-	-	-	-	-	-	-	-	-	-
Englewood ^{1/}	<u>6,191</u>	<u>86</u>	<u>1.4</u>	<u>55</u>	<u>31</u>	<u>19</u>	<u>4,470</u>	<u>35</u>	<u>0.8</u>	<u>23</u>	<u>12</u>	<u>16</u>	<u>1,721</u>	<u>51</u>	<u>3.0</u>	<u>32</u>	<u>19</u>	<u>3</u>	-	-	-
Englewood	5,498	74	1.3	53	21	4	3,777	23	0.6	21	2	1	1,721	51	3.0	32	19	3	-	-	-
Englewood Cliffs	693	12	1.7	2	10	15	693	12	1.7	2	10	15	-	-	-	-	-	-	-	-	-
Fair Lawn ^{1/}	5,899	25	0.4	11	14	12	5,329	25	0.5	11	14	12	570	-	0.0	-	-	-	-	-	-
Fairview ^{2/}	3,755	56	1.5	44	12	44	3,049	14	0.5	14	-	-	706	42	5.9	30	12	44	-	-	-
Fort Lee (3-23-67) ^{1/}	9,973	115	1.2	81	34	778	2,718	18	0.7	16	2	2	7,255	97	1.3	65	32	776	207	2	1.0
Franklin Lakes ^{2/}	1,788	19	1.1	9	10	56	1,788	19	1.1	9	10	56	-	-	-	-	-	-	135	15	11.1
Garfield ^{2/}	11,699	72	0.6	65	7	-	2,002	15	0.7	10	5	-	9,697	57	0.6	55	2	-	-	-	-
Hackensack ^{1/}	<u>20,853</u>	<u>192</u>	<u>0.9</u>	<u>143</u>	<u>49</u>	<u>347</u>	<u>14,205</u>	<u>63</u>	<u>0.4</u>	<u>59</u>	<u>4</u>	<u>5</u>	<u>6,648</u>	<u>129</u>	<u>1.9</u>	<u>84</u>	<u>45</u>	<u>342</u>	-	-	-
Hackensack	11,019	118	1.1	77	41	339	6,289	22	0.3	22	-	-	4,730	96	2.0	55	41	339	-	-	-
Bogota	2,490	26	1.0	26	-	1	1,892	8	0.4	8	-	1	598	18	3.0	18	-	-	-	-	-
Hasbrouck Heights	2,982	24	0.8	19	5	4	2,459	15	0.6	12	3	1	523	9	1.7	7	2	3	-	-	-
Leonia	1,990	15	0.8	13	2	-	1,579	9	0.6	9	-	-	411	6	1.5	4	2	-	-	-	-
Maywood	1,713	3	0.2	3	-	3	1,473	3	0.2	3	-	3	240	-	0.0	-	-	-	-	-	-
South Hackensack	659	6	0.9	5	1	-	513	6	1.2	5	1	-	146	-	0.0	-	-	-	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XIII (cont'd)

Paterson-Clifton-Passaic, New Jersey, Area Postal Vacancy Survey (continued)

February 21-March 10, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
Harrington Park (3-14-67) 2/	1,180	5	0.4	3	2	4	1,165	5	0.4	3	2	4	15	-	0.0	-	-	-	-	-	-
Haworth 2/	1,008	3	0.3	1	2	1	1,006	3	0.3	1	2	1	2	-	0.0	-	-	-	-	-	-
Hillsdale 2/	3,075	16	0.5	12	4	34	3,060	16	0.5	12	4	34	15	-	0.0	-	-	-	-	-	-
Ho Ho Kus 2/	1,319	7	0.5	7	-	8	1,295	6	0.5	6	-	8	24	1	4.2	1	-	-	-	-	-
Little Ferry (3-14-67) 2/	2,853	59	2.1	56	3	95	2,197	26	1.2	23	3	5	656	33	5.0	33	-	90	-	-	-
Lodi 2/	8,004	63	0.8	61	2	55	2,825	21	0.7	20	1	7	5,179	42	0.8	41	1	48	408	3	0.7
Mahwah 2/	2,355	34	1.4	19	15	122	2,145	31	1.4	16	15	12	210	3	1.4	3	-	110	-	-	-
Midland Park 2/	2,643	20	0.8	20	-	4	2,048	10	0.5	10	-	2	595	10	1.7	10	-	2	-	-	-
Montvale 2/	1,959	52	2.7	26	26	36	1,629	45	2.8	19	26	36	330	7	2.1	7	-	-	-	-	-
New Milford 1/	2,764	18	0.7	16	2	-	1,664	7	0.4	5	2	-	1,100	11	1.0	11	-	-	-	-	-
Northvale 2/	1,343	7	0.5	7	-	7	1,343	7	0.5	7	-	7	-	-	-	-	-	-	-	-	-
Norwood 2/	1,089	18	1.7	17	1	1	1,089	18	1.7	17	1	1	-	-	-	-	-	-	-	-	-
Oakland 2/	3,737	32	0.9	16	16	16	3,701	29	0.8	13	16	16	36	3	8.3	3	-	-	-	-	-
Oradell 2/	2,384	5	0.2	4	1	30	2,336	3	0.1	2	1	30	48	2	4.2	2	-	-	-	-	-
Palisades Park 2/	5,765	18	0.3	14	4	8	4,350	12	0.3	8	4	8	1,415	6	0.4	6	-	-	-	-	-
Paramus 1/	3,234	21	0.6	10	11	108	3,234	21	0.6	10	11	108	-	-	-	-	-	-	-	-	-
Park Ridge 2/	2,145	20	0.9	14	6	56	2,024	12	0.6	6	6	56	121	8	6.6	8	-	-	-	-	-
Ramsey 2/	3,717	47	1.3	36	11	22	3,354	40	1.2	29	11	22	363	7	1.9	7	-	-	-	-	-
Ridgefield 2/	3,979	25	0.6	17	8	4	3,294	14	0.4	6	8	4	685	11	1.6	11	-	-	48	-	0.0
Ridgefield Park 2/	4,963	94	1.9	18	76	137	2,432	4	0.2	2	2	-	2,531	90	3.6	16	74	137	-	-	-
Ridgewood 1/	6,287	57	0.9	42	15	37	5,688	48	0.8	34	14	16	599	9	1.5	8	1	21	-	-	-
Ridgewood	4,508	53	1.2	38	15	32	3,909	44	1.1	30	14	11	599	9	1.5	8	1	21	-	-	-
Glen Rock	1,779	4	0.2	4	-	5	1,779	4	0.2	4	-	5	-	-	-	-	-	-	-	-	-
River Edge 2/	4,001	17	0.4	17	-	2	3,121	9	0.3	9	-	2	880	8	0.9	8	-	-	-	-	-
Rochelle Park 2/	6,862	62	0.9	21	41	169	6,732	26	0.4	21	5	9	130	36	27.7	-	36	160	-	-	-
Rutherford 1/	12,673	71	0.6	58	13	70	10,445	30	0.3	20	10	3	2,228	41	1.8	38	3	67	96	-	0.0
Rutherford	4,369	31	0.7	24	7	5	2,976	11	0.4	4	7	3	1,393	20	1.4	20	-	2	96	-	0.0
Carlstadt	1,208	-	0.0	-	-	32	1,208	-	0.0	-	-	-	-	-	-	-	-	32	-	-	-
East Rutherford	1,887	10	0.5	8	2	5	1,728	6	0.3	4	2	-	159	4	2.5	4	-	5	-	-	-
Lyndhurst	3,487	30	0.9	26	4	4	2,816	13	0.5	12	1	-	671	17	2.5	14	3	4	-	-	-
Wood Ridge	1,722	-	0.0	-	-	24	1,717	-	0.0	-	-	-	5	-	0.0	-	-	24	-	-	-

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The definitions of "residence" and "apartment" are those of the Post Office Department, i. e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XIII (con'd)

Paterson-Clifton-Passaic, New Jersey, Area Postal Vacancy Survey (continued)

February 21-March 10, 1967

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
Saddle River <u>2/</u>	2,338	60	2.6	21	39	27	2,338	60	2.6	21	39	27	-	-	-	-	-	-	-	-	-
Teaneck <u>1/</u>	7,386	61	0.8	52	9	8	5,782	39	0.7	30	9	8	1,604	22	1.4	22	-	-	-	-	-
Tenafly <u>2/</u>	4,413	17	0.4	16	1	19	4,413	17	0.4	16	1	19	-	-	-	-	-	-	-	-	-
Waldwick <u>2/</u>	3,074	18	0.6	13	5	2	3,074	18	0.6	13	5	2	-	-	-	-	-	-	-	-	-
Wallington <u>3/</u>	3,391	84	2.5	64	20	12	546	5	0.9	3	2	12	2,845	79	2.8	61	18	-	-	-	-
Westwood <u>2/</u>	9,963	117	1.2	53	64	42	9,701	112	1.2	48	64	42	262	5	1.9	5	-	-	-	-	-
Westwood	8,748	97	1.1	44	53	31	8,489	92	1.1	39	53	31	259	5	1.9	5	-	-	-	-	-
Woodcliff Lake	1,215	20	1.6	9	11	11	1,212	20	1.7	9	11	11	3	-	0.0	-	-	-	-	-	-
Wyckoff <u>2/</u>	4,237	49	1.2	28	21	144	4,211	46	1.1	25	21	144	26	3	11.5	3	-	-	-	-	-

1/ The sampling in these areas include all postal routes estimated to have substantial deliveries to apartments and about one-half of the remaining postal routes.

2/ Represents full coverage in the postal service area of this locality.

3/ Branch served by the Passaic Post Office. See footnote 1.

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i. e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).