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TOWN OF KEARNY
MASTER PLAN
2021-2030
VOLUME I

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Preface

The preparation of this master plan began at the end of 2019. While we live in a changing world and the pace of change seems to be accelerating, nobody could have foreseen the events that transpired in 2020. In January, as Congress considered the impeachment and trial of President Trump, stories about a lethal virus in China began to be reported in the American news media. By February, cases of the coronavirus began to be reported in the United States. By March, much of the national and metropolitan economies began shutting down to contain the pandemic. In many states, travel was halted and only essential employees and businesses were allowed to circulate, work and operate. By the end of 2020, two companies (Moderna and Pfizer) had received emergency authorization from the federal government for vaccinations. As of the date of this publication, Covid-19 has infected over forty four million Americans resulting in the deaths of over 718,000 people in the United States. In Kearny, over 7,200 residents had been diagnosed with the virus and more than 150 people have died.

The shutdown of the economy and closure of "non-essential" businesses had a dramatic impact. The national unemployment rate skyrocketed from 3.6% to nearly 17%. Communities like Kearny with large numbers of workers in the service sector were particularly hit hard. However, not everyone was impacted in the same fashion. Some organizations and their employees who were considered to be "essential" continued operating. Other industries and sectors were shuttered. Residential real estate in suburbs and metropolitan areas boomed as many residents from the urban core fled city centers. The hospitality industry, including bars, restaurants, theaters, travel and hotels, as well as commercial real estate, office buildings, and retail shopping stores have all been in distress. The pandemic hastened the advent of on-line retail shopping which has increased demand for centrally located warehousing and logistics operations and further spurred "just in time" and "last mile" delivery operations for all of the on-line purchases. It was during this time that Amazon announced the opening of four major locations in Kearny.

Finally, 2020 was the hottest year on record. According to the National Oceanic and Atmospheric Administration ("NOAA") there were 22 billion dollar natural disasters in 2020, the most ever. The year was marked by the largest wildfires on record in the American west. There were 30 named hurricanes along the gulf coast and eastern seaboard. In fact, there were so many storms that the national weather service ran out of names and had to resort to Greek letters. On August 4, 2020 Tropical Storm Isiais hit New Jersey which resulted in 103 downed trees in Kearny which caused widespread power outages for thousands of residents.

Through the first nine months of 2021, the U.S. suffered 18 separate weather related disaster events that have cost at least $1 billion or more. Kearny was hit by two major storms -- on August 22, 2021 the remnants of Hurricane Henri dumped more than 10" inches of rain over parts of New Jersey causing widespread flooding. On September 1, 2021 the remnants of Hurricane Ida poured more than 8" of rain over a six hour period which resulted in severe flooding which in turn caused 29 deaths in New Jersey. President Biden issued a major disaster declaration for ten counties in New Jersey, including Hudson County. In Kearny, more than 280 homes and businesses were severely impacted and filed claims with the Federal Emergency Management Agency ("FEMA").

Kearny, like many communities across the country has been threatened by recent shocks, stressors and disruptions. Rebuilding the local economy into a more just, fair, resilient and sustainable system for all residents will be the challenge for the next decade.

INTRODUCTION

The preparation, contents, modification and adoption of a municipal master plan is prescribed and governed by the New Jersey Municipal Land Use Law (N.J.S.A. 40:55D-28, et seq.). The planning board may prepare and, after public hearing, adopt or amend a master plan or component parts thereof, to guide the use of lands within the municipality in a manner which protects public health and safety, and promotes the general welfare.

The master plan generally comprises a report or statement and land use and development proposals, with maps, diagrams and text, presenting, at least the following elements (1) and (2) and, where appropriate, the following elements (3) through (16):

(1) A statement of objectives, principles, assumptions, policies and standards upon which the constituent proposals for the physical, economic and social development of the municipality are based.

(2) A land use plan element (a) taking into account and stating its relationship to the statement provided for in paragraph (1) and other master plan elements provided for in paragraphs (3) through (14) below and natural conditions, including, but not necessarily limited to, topography, soil conditions, water supply, drainage, flood plain areas, marshes, and woodlands; (b) showing the existing and proposed location, extent and intensity of development of land to be used in the future for varying types of residential, commercial, industrial, agricultural, recreational, educational and other public and private purposes or combination of purposes; and stating the relationship thereof to the existing and any proposed zone plan and zoning ordinance; and (c) showing the existing and proposed location of any airports and the boundaries of any airport safety zones delineated pursuant to the "Air Safety and Zoning Act of 1983,"; and (d) including a statement of the standards of population density and development intensity recommended for the municipality;

(3) A housing plan element, including, but not limited to, residential standards and proposals for the construction and improvement of housing;

(4) A circulation plan element showing the location and types of facilities for all modes of transportation required for the efficient movement of people and goods into, about, and through the municipality, taking into account the functional highway classification system of the Federal Highway Administration and the types, locations, conditions and availability of existing and proposed transportation facilities, including air, water, road and rail;

(5) A utility service plan element analyzing the need for and showing the future general location of water supply and distribution facilities, drainage and flood control facilities,

sewerage and waste treatment, solid waste disposal and provision for other related utilities, and including any storm water management plan required pursuant to applicable law;

(6) A community facilities plan element showing the existing and proposed location and type of educational or cultural facilities, historic sites, libraries, hospitals, firehouses, police stations and other related facilities, including their relation to the surrounding areas;

(7) A recreation plan element showing a comprehensive system of areas and public sites for recreation;

(8) A conservation plan element providing for the preservation, conservation, and utilization of natural resources, including, to the extent appropriate, energy, open space, water supply, forests, soil, marshes, wetlands, harbors, rivers and other waters, fisheries, endangered or threatened species wildlife and other resources, and which systemically analyzes the impact of each other component and element of the master plan on the present and future preservation, conservation and utilization of those resources;

(9) An economic plan element considering all aspects of economic development and sustained economic vitality, including (a) a comparison of the types of employment expected to be provided by the economic development to be promoted with the characteristics of the labor pool resident in the municipality and nearby areas and (b) an analysis of the stability and diversity of the economic development to be promoted;

(10) An historic preservation plan element: (a) indicating the location and significance of historic sites and historic districts; (b) identifying the standards used to assess worthiness for historic site or district identification; and (c) analyzing the impact of each component and element of the master plan on the preservation of historic sites and districts;

(11) Appendices or separate reports containing the technical foundation for the master plan and its constituent elements;

(12) A recycling plan element which incorporates the State Recycling Plan goals, including provisions for the collection, disposition and recycling of recyclable materials designated in the municipal recycling ordinance, and for the collection, disposition and recycling of recyclable materials within any development proposal for the construction of 50 or more units of single-family residential housing or 25 or more units of multi-family residential housing and any commercial or industrial development proposal for the utilization of 1,000 square feet or more of land;

(13) A farmland preservation plan element, which shall include: an inventory of farm properties and a map illustrating significant areas of agricultural land; a statement showing that municipal ordinances support and promote agriculture as a business; and a plan for preserving as much farmland as possible in the short term by leveraging moneys made available through a variety of mechanisms including, but not limited to, utilizing option

agreements, installment purchases, and encouraging donations of permanent development easements;

(14) A development transfer plan element which sets forth the public purposes, the locations of sending and receiving zones and the technical details of a development transfer program based on the provisions of section 5 of P.L.2004, c.2 (C.40:55D-141);

(15) An educational facilities plan element which incorporates the purposes and goals of the "long-range facilities plan" required to be submitted to the Commissioner of Education by a school district; and

(16) A green buildings and environmental sustainability plan element, which shall provide for, encourage, and promote the efficient use of natural resources and the installation and usage of renewable energy systems; consider the impact of buildings on the local, regional and global environment; allow ecosystems to function naturally; conserve and reuse water; treat storm water on-site; and optimize climatic conditions through site orientation and design.

(17) The master plan and its plan elements may be divided into subplans and subplan elements projected according to periods of time or staging sequences.

(18) The master plan shall include a specific policy statement indicating the relationship of the proposed development of the municipality, as developed in the master plan to (1) the master plans of contiguous municipalities, (2) the master plan of the county in which the municipality is located, (3) the State Development and Redevelopment Plan adopted pursuant to the "State Planning Act," sections 1 through 12 of P.L.1985, c.398 (C.52:18A-196 et seq.) and (4) the district solid waste management plan required pursuant to the provisions of the "Solid Waste Management Act," P.L.1970, c.39 (C.13:1E-1 et seq.) of the county in which the municipality is located.

Reexamination of Municipal Plans and Regulations

Pursuant to the Municipal Land Use Law (N.J.S.A. 40:55D-89, et seq.) the governing body shall, at least every 10 years, provide for a general reexamination of its master plan and development regulations by the planning board, which shall prepare and adopt by resolution a report on the findings of such reexamination, a copy of which report and resolution shall be sent to the county planning board. A notice that the report and resolution have been prepared shall be sent to the municipal clerk of each adjoining municipality, who may, on behalf of the governing body of the municipality, request a copy of the report and resolution. A reexamination shall be completed at least once every 10 years from the previous reexamination. The reexamination report shall state: (a) the major problems and objectives relating to land development in the municipality at the time of the adoption of the last reexamination report; (b) the extent to which such problems and objectives have been reduced or have increased subsequent to such date; (c) the extent to which there have been significant changes in the assumptions, policies, and objectives forming the basis for the master plan or development regulations as last revised, with particular regard to the density and distribution

of population and land uses, housing conditions, circulation, conservation of natural resources, energy conservation, collection, disposition, and recycling of designated recyclable materials, and changes in State, county and municipal policies and objectives; (d) the specific changes recommended for the master plan or development regulations, if any, including underlying objectives, policies and standards, or whether a new plan or regulations should be prepared; (e) the recommendations of the planning board concerning the incorporation of redevelopment plans adopted pursuant to the "Local Redevelopment and Housing Law" into the land use plan element of the municipal master plan, and recommended changes, if any, in the local development regulations necessary to effectuate the redevelopment plans of the municipality. The absence of the adoption by the planning board of a reexamination report shall constitute a rebuttable presumption that the municipal development regulations are no longer reasonable.

1.0 STATEMENT OF OBJECTIVES

Pursuant to the New Jersey Municipal Land Use Law a master plan must contain a statement of objectives, principles, assumptions, policies and standards upon which the constituent proposals for the physical, economic and social development of the municipality are based.

1.01 Vision Statement

There is a saying that if you want to achieve your goals, begin with the end in mind. The year is 2030 -- the Town of Kearny has experienced a decade of growth and prosperity. Residents are pleased that taxes are stable, community services are efficient and the town is well run. Businesses are thriving. Kearny Avenue has become a regional destination for those seeking authentic ethnic cuisine. Unemployment is low. Property values have steadily increased, yet homes remain affordable. A variety of housing types offer residents a full range of lifestyle choices from new studio apartments and condos, to historic and charming single family homes, to congregate housing for senior citizens. The town is safe and clean. The police department, fire department and ambulance service keep residents safe and secure. The Health Department provides clinics, essential services and wellness programming for senior citizens, the disabled, at-risk and vulnerable populations. Air quality and water quality have steadily improved over the decade. Roads and transportation infrastructure are well maintained. Traffic congestion has declined with investments in infrastructure and public transit. Parking is no longer a hassle as municipal parking management policies and strategies have increased availability. Walking and bicycling around town for pedestrians, school-aged children, senior citizens and the disabled is a safe and fun activity for fresh air and exercise. Schools provide a thorough and efficient education to prepare both college-bound students and those seeking a vocational profession. Parks, the library and other community facilities are well maintained and provide a variety of services and programming meaningful to the general public. Recreational and cultural activities, including sporting events, parades, arts, music and theatrical performances offer residents an opportunity for fun and social engagement. Historic sites in Kearny, an important part of the town's heritage, culture, local landscape and community character have been preserved for the benefit and enjoyment of future generations. The town's drinking water system is safe and affordable; investments in loggers and smart meters have reduced the number and cost of water main breaks in an aging system. The town is implementing its "long term control plan" to meet the requirements of the federal Clean Water Act, by reducing the number of combined sewer overflow events through investment in "green infrastructure" which reduces flooding, non-point source pollution from stormwater run-off, beautifies the town through the planting of shade trees and rain gardens, and in turn improves local air quality and property values. Overall, the quality-of-life and standard-of-living of all Kearny residents has steadily improved over the decade.

1.02 Public Participation

The Town of Kearny began the comprehensive Master Plan update and reexamination process in 2019 and continued the process in 2020 despite the COVID-19 pandemic health emergency. While public participation is extremely important, at the time it was not conceivable to conduct in-person meetings, focus groups or charrettes. Instead, the municipal administration in conjunction with Neglia Engineering Associates conducted telephone interviews of more than 30 stakeholders, including elected officials, town department heads, commissioners and trustees of municipal boards, as well as local business and property owners, residents and private citizens. As required by the Municipal Land Use Law, the town plans to conduct a public meeting in 2021 via "Zoom" (the internet based meeting platform) which is permitted under Governor Murphy's Executive Order 103, limiting the number of people able to attend in-person meetings.

1.03 Stakeholder Interviews

There was a broad consensus among those interviewed that Kearny is a family-oriented community. Stakeholders were pleased with the way the town is run. The town has a strong sense of community with a "small town" or "hometown" feel where neighbors care about each other. People agreed that cultural diversity was one of the town's main strengths. The town is in an excellent location and has very strong fundamentals. Kearny Ave. is a main street/central business district with authentic ethnic food establishments and unique local businesses. Residential and industrial real estate, including warehousing, is very strong. However, mostly due to competition by Amazon and internet retailers, as well as the Covid-19 pandemic emergency, commercial real estate, "brick-and-mortar" retail stores and the hospitality/service industry (bars, restaurants, hotels, theaters, barber shops and beauty salons) are in distress. Kearny's small business community must offer unique experiential retail and restaurant opportunities that shoppers and diners can't find anywhere else. The town is also widely viewed to be a very safe community.

Conversely, many stakeholders were concerned that the town is becoming overcrowded from over-development and illegal apartments. The availability of on-street parking was a major quality-of-life concern for residents. Infrastructure, mostly the condition of local roadways needs to be improved/maintained. The town should address/mitigate flooding. The town should do more to beautify the community, including developing and enforcing design guidelines for signs and facades of local shops and businesses. The town should preserve the character of the community and enhance it by adding public art and/or an "Arts District". The town should take advantage of its natural assets and facilitate access to and along the Passaic River. The town needs a community/ recreation/senior center. The town should do more to increase or improve social and recreational opportunities for at-risk and vulnerable populations, especially for senior citizens. The town needs more senior housing. The town should work with Kearny Public Schools for a joint apprenticeship program to give high school students a vocational alternative to college. The Construction Code Enforcement Department is short staffed and should process permits more quickly. The Health Department needs to

improve its communications, outreach and programming, especially for seniors, vulnerable and at-risk populations. The Kearny Public Library is an excellent asset for the community, but it can play an even larger role in the recreational/cultural life of the community, especially for seniors and children.

1.04 Public Opinion Survey

In addition, the Town of Kearny conducted a public opinion survey using the internet-based platform "Survey Monkey." The public opinion survey contained 52 detailed and open-ended questions. The public opinion survey contained a "SWOT" analysis asking respondents to assess Kearny's strengths and weaknesses, as well as opportunities and threats facing the town. The public opinion survey began on November 1, 2020 and remained open until December 15, 2020. The survey was promoted on the town's internet website as well as the town and KUEZ's Facebook webpages. In addition, The Observer newspaper featured a front page story about the public opinion survey in its November 4, 2020 edition.

The public opinion survey received 845 unique responses. A 69 page report of the entire public opinion survey is attached to this plan as "Appendix A". The following are highlights of the survey.

Q.1 Respondents were asked to assess Kearny's strengths. There were approximately 16 different answers to choose from, including "I don't know. No opinion" Respondents were also afforded the opportunity to submit a unique responses. Respondents were permitted to choose as many options as they wished. Approximately 617 respondents (73.02%) stated that Kearny's "Location" (proximity to New York City and the northern New Jersey markets and amenities) was its number one strength. The second most popular strength with 422 responses (49.94%) was "Public Safety" (police, fire and ambulance service). The third most popular strength was "Cultural Diversity" (the availability of cultural activities, amenities, celebrations events, parades, organizations and businesses, including shops and restaurants) with 352 responses (41.66%). ***A supermajority of survey participants responded that Kearny's main strength was its location, proximity to New York City and the northern New Jersey markets and amenities.***

Q2. Respondents were asked to assess Kearny's weaknesses using the same exact menu of 16 characteristics as strengths. Similarly, respondents were permitted to submit a unique characteristic as a weakness. Respondents were permitted to choose as many options as they wished. Kearny's number one identified weakness was "Affordability/Cost of Living" (the cost of housing, transportation, utilities, taxes, goods and services, as compared to other communities in metropolitan northern New Jersey) with 489 responses (61.05%). The second most identified weakness was "Environmental Conditions" (clean air, clean water, contaminated sites, pollution, flood zones, etc.) with 437 responses (54.56%). The third most identified weakness was "Infrastructure" (condition of local roads, bridges, traffic signals, streetlights, sewers, drainage facilities, water mains, service lines, etc.) with 351 responses (43.82%). ***A majority of survey participants responded that Kearny's main***

weaknesses were Affordability and Cost of Living, as well as Environmental Conditions.

Q3. Next, participants were asked to respond to a series of questions about land use and zoning. Respondents were asked if the Town of Kearny should consider changing zoning over the next 10 years to permit a different land uses or building types. Respondents were permitted to choose as many answers as they wished. There were six standard answers for this portion of the survey: "On my block or street", "In my neighborhood (within a 5-10 minute walk of my home)", "Commercial Areas/Redevelopment Areas", "Somewhere else in town", "Nowhere in town", or "I don't know. No opinion". The menu of answers allowed respondents to select choices based upon their favorability/unfavorability in proximity to their own homes, or whether the use or form was deemed desirable for some other area of town.

Single Family Homes -- When asked whether the town should change zoning to permit more single family homes, the most popular answer was "In my neighborhood (within a 5-10 minute walk of my home)" with 284 responses (43.43%). A close second was "On my block or street" with 282 responses (43.12%).

Multifamily Homes – When asked whether the town should change zoning to permit more multifamily homes (2 to 4 units), the most popular answer was "Nowhere in town" with 310 responses (47.40%). The second most popular answer was "Commercial Areas/Redevelopment Areas" with 161 responses (24.62%).

Townhouse style development – When asked whether the town should change zoning to permit more townhouse style development (2-3 story, attached housing) the most popular answer was "Nowhere in town" with 268 respondents (40.98%). The second most popular answer was "Somewhere else in town" with 175 respondents (26.76%).

Condominium housing – When asked whether the town should change zoning to permit more condominium housing (owner occupied units) the most popular answer was "Nowhere in town" with 265 respondents (40.52%). The second most popular answer was "Somewhere else in town (within a 5-10 minute walk of my home)" with 185 responses (28.89%).

Senior Citizen Housing -- When asked whether the town should change zoning to permit more senior citizen housing (age-restricted housing) the most popular answer was "Somewhere else in town" with 260 respondents (39.76%). The second most popular answer was "In my neighborhood (within a 5-10 minute walk of my home)" with 224 responses (34.25%).

Low-rise buildings – When asked whether the town should change zoning to permit more low-rise buildings (1-3 floors) the most popular answer was "Commercial areas/Redevelopment areas" with 213 respondents (32.57%). The second most popular answer was "nowhere in town" with 193 responses (29.51%).

Mid-rise buildings – When asked whether the town should change zoning to permit more mid-rise buildings (4 to 6 floors) the most popular answer was "Nowhere in town" with 349 responses (53.36%). The second most popular answer was "Commercial areas/Redevelopment areas" with 166 responses (25.38%). ***A majority of respondents were not in favor of mid-rise buildings in town.***

High-rise buildings -- When asked whether the town should change zoning to permit high-rise buildings (7 floors or more) the most popular answer was "Nowhere in town" with 471 responses (72.02%). The second most popular answer was "Commercial areas/Redevelopment areas" with 100 responses (15.29%). ***A supermajority of respondents were not in favor of high-rise buildings in town.***

Municipal Parking lots, decks or garages – When asked whether the town should permit municipal parking lots, decks and garages, the most popular response was "Commercial areas/Redevelopment areas" with 297 responses (45.41%). The second most popular answer was "Somewhere else in town" with 221 responses (33.79%).

Commercial office space or buildings – When asked whether the town should change zoning to permit commercial office space or buildings the most popular answer was "Commercial areas/Redevelopment areas" with 363 (55.50%). The second most popular answer was "Somewhere else in town" with 160 responses (24.46%). ***A majority of respondents were in favor of keeping commercial office space and buildings in commercial areas or redevelopment areas in town.***

Retail shopping space – When asked whether the town should change zoning to permit retail shopping space (such as book stores, clothing stores and boutiques, convenience stores, department stores, discount stores, electronics, florists, furniture stores, grocery stores, pet shops, pharmacies, supermarkets, etc.) the most popular answer was "Commercial areas/Redevelopment areas" with 409 responses (62.54%). The second most popular answer was "In my neighborhood (within a 5-10 minute walk of my home)" with 199 responses (30.43%). ***A majority of respondents were in favor of keeping retail shopping space in commercial areas or redevelopment areas.***

Restaurants and food establishments – When asked whether the town should change zoning to permit restaurants and food establishments (such as bakeries, BBQ, cafes, coffee shops, delis, ice cream parlors, luncheonettes, pizzerias, sandwich shops, sushi, etc.) the most popular answer was "Commercial areas/Redevelopment areas" with 361 responses (55.20%). The second most popular response was "In my neighborhoods (within a 5-10 minute walk of my home)" with 310 responses (47.40%). ***A majority of respondents were in favor of keeping restaurants and food establishments in commercial areas and redevelopment areas.***

Personal services – When asked whether the town should change zoning to permit personal services (such as banks, barber shops, beauty salons, childcare/daycare, ballet/dance studios,

dry cleaners, gyms, karate studios, laundromats, medi-clinics, shoe repair, tailors, urgent-care, yoga studios, etc.) the most popular answer was "Commercial areas/Redevelopment areas" with 338 responses (51.68%). The second most popular answer was "In my neighborhood (within a 5-10 minute walk of my home)" with 295 responses (45.11%). ***A majority of respondents were in favor of keeping personal services in commercial areas and redevelopment areas.***

Professional services – When asked whether the town should change zoning to permit professional services (such as accountants, attorneys, dentists, doctors, finance, insurance and real estate offices) the most popular answer was "Commercial areas/Redevelopment areas" with 340 responses (51.99%). The second most popular answer was "In my neighborhood (within a 5-10 minute walk of my home)" with 260 responses (39.76%). ***A majority of respondents were in favor of keeping professional service offices in commercial areas or redevelopment areas.***

Mixed-use developments – When asked whether the town should change zoning to permit mixed-use developments (i.e. ground level retail or commercial, with residential units above) the most popular answer was "Commercial areas/Redevelopment areas" with 267 responses (40.83%). The second most popular answer was "Nowhere in town" with 2014 responses (31.19%).

Hotels, conference centers and extended stay facilities – When asked whether the town should change zoning to permit hotels, conference centers and extended stay facilities, the most popular answer was "Nowhere in town" with 339 responses (51.58%). The second most popular answer was "Commercial areas/redevelopment areas" with 206 responses (31.50%). ***A majority of respondents were not in favor of permitting hotels, conference centers and extended stay facilities anywhere in town.***

Industrial space – When asked whether the town should change zoning to permit industrial space (such as factories, manufacturing, warehousing, freight, shipping, trucking and logistics operations) the most popular answer was "Commercial areas/Redevelopment areas" with 268 responses (40.98%). The second most popular answer was "Somewhere else in town" with 206 responses (31.50%).

Automobile oriented businesses – When asked whether the town should change zoning to permit automobile oriented businesses such as service stations, car washes, show rooms, car lots, etc., the most popular answer was "Commercial areas/Redevelopment areas" with 248 responses (37.92%). The second most popular answer was "Somewhere else in town" with 228 responses (34.86%).

Agricultural uses – When asked whether the town should change zoning to permit agricultural uses including farms, dairies, poultry, livestock, nurseries, orchards vineyards, etc. the most popular answer was "Nowhere in town" with 250 responses (38.23%). The second most popular answer was "Somewhere else in town" with 223 responses (34.10%).

Cannabis growing and dispensing facilities – When asked whether the town should change zoning to permit cannabis growing and dispensing facilities, the most popular answer was

"Nowhere in town" with 331 responses (50.61%). The second most popular answer was "Commercial areas/Redevelopment areas" with 182 responses (27.83%). ***A majority of respondents were <u>not</u> in favor of permitting cannabis growing or distributing facilities anywhere in town.***

<u>Arts, entertainment and theaters</u> – When asked whether the town should change zoning to permit arts, entertainment, theaters, music venues, film studios, museums, art galleries, performance space, etc. the most popular answer was "Commercial areas/Redevelopment areas" with 356 responses (54.43%). The second most popular answer was "somewhere else in town" with 223 responses (34.10%). ***A majority of respondents were in favor of permitting arts, entertainment, theaters, music venues, film studios, museums, art galleries and performance space in commercial areas and redevelopment areas.***

<u>Hospitals and nursing homes</u> – When asked whether the town should change zoning to permit hospitals, nursing homes, rehabilitation centers and other healthcare facilities, the most popular answer was "Somewhere else in town" with 312 responses (47.71%). The second most popular answer was Commercial areas/redevelopment areas with 271 responses (41.44%).

<u>Craft breweries and brew pubs</u> – When asked whether the town should change zoning to permit craft breweries, brew pubs, and small batch distilleries, the most popular answer was "Commercial areas/Redevelopment areas" with 298 responses (45.57%). The second most popular answer was "Somewhere else in town" with 192 responses (29.36%).

Q27. <u>Additional Parks and Playgrounds</u> – When asked if the town should permit additional parks, playgrounds, recreation, open space and trails, the most popular response was "In my neighborhood (within a 5-10 minute walk of my home)" with 406 responses (62.08%). ***A majority of respondents were in favor of additional parks, playgrounds, recreation, open space and trails within their neighborhood (a 5-10 minute walk of their home).***

Q28. <u>Biggest challenges or unmet needs</u> – The survey asked participants what were the town's biggest challenges or unmet needs. There were 31 possible answers. Participants were asked to select up to three responses. The most popular answer was "Parking availability" with 284 responses (47.49%). The second most popular answer was "Clean air/clean water/ environmental contamination/pollution, etc." with 202 responses (33.78%). The third most popular answer was "Overcrowding" with 192 responses (32.11%).

Q29. <u>Park Amenities</u> – The survey asked participants to select amenities that they would like added to existing parks and/or new parks in the future. There were 35 choices, including "Other". The most popular amenity was "Waterfront walkway, esplanade, promenade" with 251 responses (42.11%). The second most popular choice was "Community center" with 219 responses (36.74%). The third most popular selection was "Trails and greenways" with 215 responses (36.07%).

Q34. <u>Municipal Parking Permit</u> – The survey asked participants if they would support the creation of a municipal parking permit program if it increased the availability of on-street

parking spaces. A supermajority of participants responded that they would support a municipal parking permit program with 463 in the affirmative (78.08%). Ninety one participants (15.35%) responded that they would not support the creation of a municipal parking permit program. ***A supermajority of survey respondents support creation of a municipal parking permit program.***

Q36. Purchasing land for municipal parking – The survey asked participants if they would support the Town of Kearny purchasing land for municipal parking lots, decks or garages. A majority of participants (67.46%) responded that they would be in favor. A minority of participants were opposed (18.98%). ***A majority of survey respondents are in favor of the Town of Kearny purchasing land for municipal parking lots, decks and garages.***

Q37. A New Train Station – The survey asked if participants supported the expansion of transit services in town, including a new train station. A supermajority of participants (82.71%) responded that they were in favor. A small minority (10.51%) were opposed. ***A supermajority of survey respondents are in favor of expanding transit service, including a new train station.***

Q39. Pedestrian and Bicycle Safety – The survey asked whether participants supported prioritizing pedestrian and bicycle safety improvements. A supermajority of participants (76.44%) were in favor and a relatively small minority of respondents (12.88%) were opposed. ***A supermajority of survey respondents are in favor of prioritizing pedestrian and bicycle safety improvements.***

Q40. Essex Hudson Greenway – The survey asked participants whether they supported the conversion of an abandoned railroad line into a "rails-to-trails" path or "greenway" for bicycles and pedestrians with linkages to Montclair and Jersey City. The question contained a hyperlink to an internet website describing the proposed project in greater detail. There were three possible answers "Yes", "No", and "I don't know". Participants were limited to just one answer. The most popular answer was "Yes" in favor of the project with 476 responses (81.09%). The second most popular answer was "No" with 75 responses (12.78%). ***A supermajority of respondents support the proposed "Essex Hudson Greenway" project.***

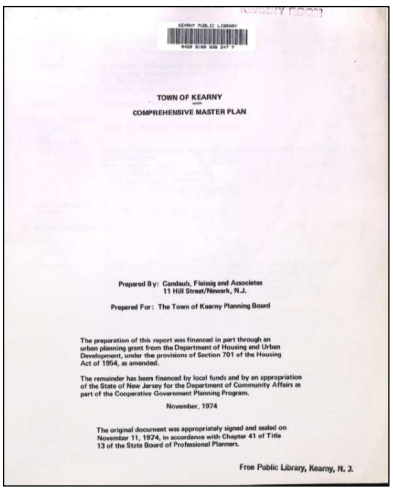
Q41. Preserving Open Space and Historic Sites – The survey asked participants whether the town should consider preserving unique open spaces and/or historic sites to expand or enhance the town's park system and/or recreational programming for seniors and the community. There were three possible answers "Yes", "No", and "I don't know". Respondents were limited to one answer. The most popular answer was "Yes" with 543 responses (92.50%). The second most popular answer was "I don't know" with 30 responses (5.11%). ***A supermajority of survey respondents are in favor of preserving unique open spaces and historic sites to expand or enhance the town's park system.***

Q47. Housing Cost Burden – The survey asked participants if they spend more than 30% of their income on housing costs. A majority of participants (63.08%) responded in the

affirmative, that they spend more than 30% of their income on mortgage, rent or lease costs. A minority of participants responded that they did not (28.89%). This correlates to census data that that a majority of Kearny households are burdened by housing costs. ***In other words, a majority of residents spend more than 30% of their income on mortgage costs, rent or lease.***

1.05 Past Planning Efforts

1.06 <u>1974 Kearny Master Plan</u> - Kearny's first Master Plan was approved on November 11, 1974. The Master Plan presented the planning policies and recommendations for land use, transportation, and community facilities for the town for the following fifteen to twenty years. It included a housing plan and an environmental assessment of the plan. The concept plan was unique in that a significant portion of the community was under the direction and control of the Hackensack Meadowlands Development Commission which divided Kearny into three component areas. The concept plan for Kearny incorporated the Commission's plan as a part of the Town's plan and provided a unified development plan for the entire community for the first time.


TOWN OF KEARNY
and
COMPREHENSIVE MASTER PLAN

Prepared By: Candeub, Fleissig and Associates
11 Hill Street/Newark, N.J.

Prepared For: The Town of Kearny Planning Board

The preparation of this report was financed in part through an urban planning grant from the Department of Housing and Urban Development, under the provisions of Section 701 of the Housing Act of 1954, as amended.

The remainder has been financed by local funds and by an appropriation of the State of New Jersey for the Department of Community Affairs as part of the Cooperative Government Planning Program.

November, 1974

The original document was appropriately signed and sealed on November 11, 1974, in accordance with Chapter 41 of Title 13 of the State Board of Professional Planners.

Free Public Library, Kearny, N. J.

After outlining general characteristics about the town, the Master Plan provided a list of planning policies:

1) maintain and enhance areas of stability in the community and to protect those areas from adverse environmental conditions;

2) provide an orderly and planned program for areas which are or will be subject to change and modification in the future;

3) beautify areas of the community, wherever possible, recognizing that aesthetic, environmental and ecological considerations are equally as important as other development factors;

4) provide adequate services and facilities to all portions of the community within the financial capabilities of the town;

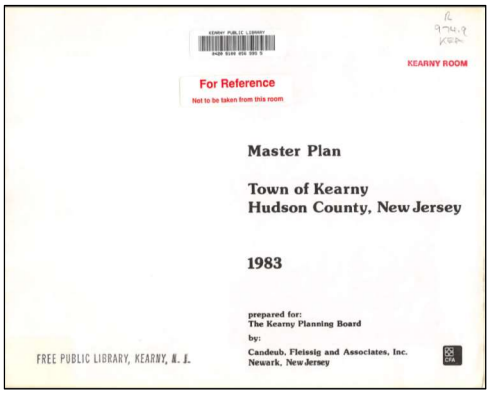
5) maintain continuous liaison with all of the town's neighboring communities, the Hackensack Meadowlands Development Commission, the Hudson County Planning Board and other governmental agencies;

6) continue to maintain and improve community, neighborhood and citizen participation in the planning process; and

7) maintain and improve the street and circulation system in Kearny through the reduction of Hazardous areas, noise and other environmental deficiencies as well as the improve accessibility and convenience to all areas of the community.

1.07 <u>1983 Kearny Master Plan</u> - The 1983 Kearny Master Plan was created to review and incorporate the problems and recommendations found in the previous 1974 Master Plan after reviewing for its continued validity and status. The 1983 master plan provided a list of community planning objectives:

1) preserve the character and value of residential neighborhoods by regulating the type and intensity of land uses within residential areas;
2) retain and encourage the development of commercial and industrial uses to support the Town's tax base and provide employment opportunities;
3) provide a safe and efficient street system for pedestrian and vehicular traffic;
4) maintain a high standard of community services to ensure that town residents are adequately served;
5) protect environmentally sensitive areas located within the community; and
6) develop new recreational opportunities and improve exiting recreation facilities, both active and passive.



The 1983 master plan included a series of proposals for implementation for a number of topics such as land use, housing, circulation, utility, community facilities, recreation, conservation, and energy conservation. Within each proposal, the 1983 master plan provided a general policy statement:

A. Residential: protect the character and value of residential neighborhoods by regulating the type and intensity of land uses within residential areas;

B. Commercial: retain and encourage the development of commercial uses in various locations in the town;

C. Industrial: encourage the transition of scattered industrial sites in the northeastern portion of Kearny to uses which are compatible with the surrounding neighborhood and to maximize the development potential of the South Kearny Industrial Area through a coordinated program of public actions;

D. Public Properties: ensure the retention of town-owned parkland for public use;

E. Kearny Meadowlands: encourage planned, controlled growth within the Kearny Meadowlands;

F. Housing: preserve and enhance the existing residential character of the town through maintenance and conservation of its housing stock and to promote objectives for future residential development which are consistent with community goals;

G. Circulation: maintain and improve the street and circulation system and provide access to all segments of the Town where feasible, and to relieve the congested parking situation along Kearny Avenue, Midland Avenue, and in neighborhood shopping areas;

H. Utility: pursue the improvement of the South Kearny sewage treatment system and to maintain and improve the storm drainage system serving Kearny;

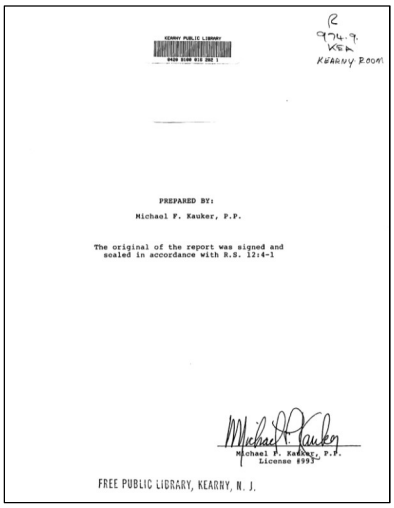
I. Community Facilities: maintain a high standard of community services in the Town of Kearny, by improving and consolidating community facilities such that the Town is efficiently and adequately served and to ensure that public education is provided in facilities which are functionally adequate and structurally sound;

J. Recreation: provide additional active and passive recreation areas in the town and expand existing sites, where feasible and to improve existing recreation areas to serve community residents efficiently and adequately;

K. Conservation: preserve the environmental resources of the town; and

L. Energy Conservation: provide for maximum efficiency in the use of energy and encourage conservation through direct actions.

1.08 1991 Kearny Master Plan - The 1991 Kearny Master Plan was approved on February 20, 1991. The 1991 Master Plan provided general characteristics of the town and provided a list of recommendations in its two main sections: The Land Use Plan Element and The Circulation Plan.



The Land Use Plan Element, subsections on Residential, Industrial-Upland Portion, Industrial-South Kearny Portion, Public Properties, and Kearny Meadowlands Land Use were provided with each of their respective general policy statements, 1983 recommendations and 1991 recommendations.

The Residential Land Use general policy statement was to protect the character and value of residential neighborhoods by regulating the type and intensity of land uses within residential areas. It recommended that zoning ordinances be revised to include a new multi-family residential zone, and minor changes to existing residential zones such as updating an "R-3" zone to an "R-2" zone.

In the Industrial Land Use section for the Upland Portion of town, the general policy statement recommended that the town maintain a consistent buffer between heavy industrial and residential sections of the community. Specifically, it recommended that the area along Harrison Avenue, which was zoned for manufacturing, should be rezoned to light industrial/office-research designated.

In the Industrial Land Use section for South Kearny, the 1991 Master Plan recommended that the town implement the 1983 recommendation creating a public use zone for town owned parkland and that separate use regulations be drawn for this special public use district.

In the Kearny Meadowlands land use section, the general policy statement encouraged planned, controlled growth within the Kearny Meadowlands. It recommended that the town commission a blight study and the resultant redevelopment plan be prepared in close coordination with the Hackensack Meadowlands Development Commission.

In the Circulation Plan, the General Policy Statement was to maintain and improve the street and circulation system and provide access to all segments of the town, where feasible.

It recommended:

1) that all subdivision and site plan reviews located in the Belleville Turnpike and Passaic and Schuyler Avenues area provide additional right-of-way along the property frontages;

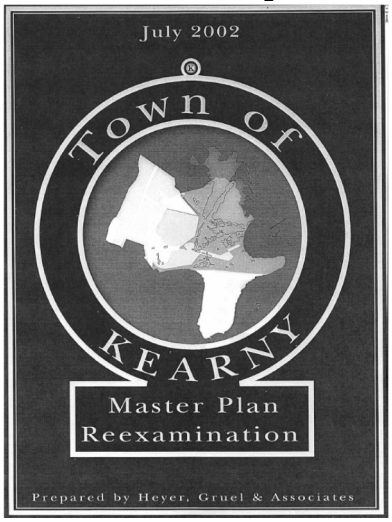
2) amending the Circulation Plan and Official Map to show an expanded right-of-way along the Belleville Turnpike and Passaic and Schuyler Avenues corresponding with county and municipal standards;

3) a new industrial collector road parallel to and east of Schuyler Avenue be shown on the Town's circulation plan and official map; and

4) that all 1983 master plan recommendations be adopted in the 1990s revision and an aggressive course of action be taken to achieve its recommendations.

1.09 <u>2002 Kearny Master Plan Reexamination</u> - The Town of Kearny approved its Master Plan Reexamination in July 2002. The master plan was structured with an overview of issues and objectives dating back to 1991, the extent of which those issues and objectives had been dealt with, significant changes impacting the master plan since the previous adoption, and finally concluding with recommended changes to the master plan.

The issues and objectives from 1991 were outlined as follows:



1) Residential - to protect the character and value of residential neighborhoods by regulating the type and intensity of land uses within residential areas;

2) Commercial - to retain and encourage the development of commercial uses in various locations in the town;

3) Industrial - to maintain a consistent buffer between heavy industrial and residential sections and to reclassify the area along Harrison Avenue, which was zoned for heavy industrial use, to light industrial;

4) Public - to ensure the retention of town owned parkland for public use; and

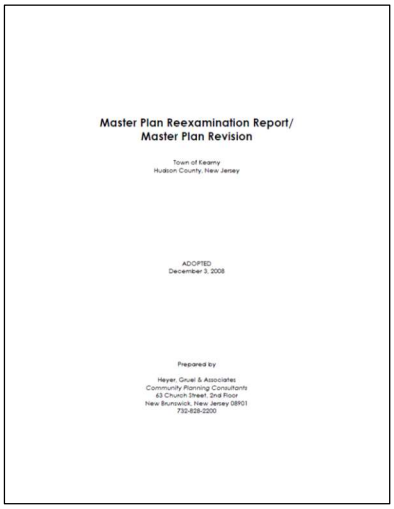
5) Kearny Meadowlands - to encourage planned, controlled growth within the Kearny Meadowlands.

Other objectives and issues involved Circulation, Housing, Utility, Community Facilities, Recreation and Conservation Plan Elements from 1991. The 2002 Master Plan Reexamination stated that many of the planning objectives detailed in the 1991 Master Plan continued to remain valid. Although several of the objectives were no longer valid and had been replaced with other objectives, many of the problems identified in the 1991 master plan continued to remain as planning issues while new problems have been identified.

The 2002 Master Plan Reexamination provided a detailed explanation of the significant changes impacting the new master plan document. With population growth, Kearny was growing with more residents, experiencing economic stability, and experienced an overall increase in employment since the 1991 Master Plan. The most significant changes impacting both the town's long-range planning and immediate revitalization efforts resulted from the efforts of the Kearny Urban Enterprise Zone or "KUEZ". The KUEZ's plans dramatically changed the land use patterns. The 2002 Master Plan also included sections on changes at the county and state levels that impacted the town.

Finally, the 2002 Master Plan Reexamination included a section on recommendations for the town. The plan stated that the town had an extensive open space system along the Passaic River, but there were a number of outparcels that were privately owned. It was recommended that the town purchase these outparcels and incorporate them into the existing park and open space system. It was recommended that the town plan with a developer to produce approximately 40 affordable units for senior citizens. It was recommended that the town and council review the changes in zoning, specifically in South Kearny.

1.10 <u>Kearny Master Plan 2008 Reexamination Report</u> - The 2008 Kearny Master Plan Reexamination Report was approved on December 3, 2008. As per the New Jersey Municipal Land Use Law, the reexamination report contained the following sections: 1) the major problems and objectives relating to land development; 2) the extent to which such problems and objectives had been either reduced or increased; 3) specific changes recommended for the master plan; and 4) recommendations of the planning board.


Master Plan Reexamination Report/
Master Plan Revision

Town of Kearny
Hudson County, New Jersey

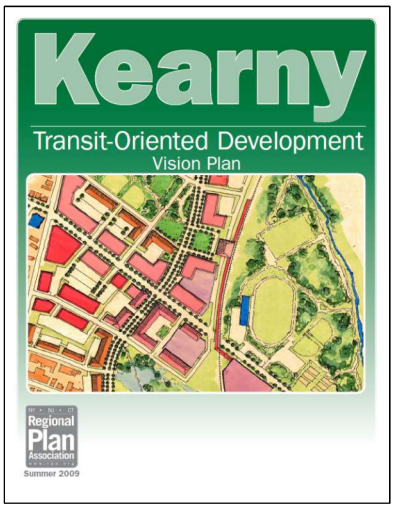
ADOPTED
December 3, 2008

Prepared by:
Heyer, Gruel & Associates
Community Planning Consultants
63 Church Street, 2nd Floor
New Brunswick, New Jersey 08901
732-828-2200

The 2008 Reexamination Report began with revisiting the goals and objectives set forth in the 2004 Reexamination Report as well as from the Strategic Vision Plan of 2007. Both documents outlined the importance of retaining community character by focusing on residential, commercial, and industrial zoning and keeping a strong buffer between the former two and the latter. Both documents focused attention on updating and upgrading existing community facilities, demonstrating that the problems have been carried over.

To the extent to which such problems and objectives outlined in the 2004 and 2007 planning documents had changed, the 2008 Reexamination Report laid out a series of planning initiatives for the town. These planning initiatives all had a common theme: to redevelop the town for both residents and businesses and implement a green vision. From recommending more "greening" throughout town to focusing a need for public transportation, the town created a path that incorporated both public interests with environmentally friendly programming. On the specific changes recommended for the master plan and land development regulations, the 2008 report provided a series of improvements and changes that could be implemented into the town's policies and code. One of the key land use issues facing the town has been to maintain the character of existing residential neighborhoods.

The 2004 Master Plan Reexamination Report summarized the issue as follows: "In many stable, older suburbs such as Kearny, increased development pressure has manifested itself in the form of tear-downs of older homes and the construction of new homes that are out of scale and character with the existing neighborhoods." The teardown of older homes and construction of incompatible, out-of-scale, infill homes was an issue that the town continued to address. The report stated that Kearny Avenue needed to capitalize on its inherent downtown character by being revitalized as a 21st century, mixed-use "Main Street" with smaller, niche businesses serving the local community and destination customers.



It was recommended that the town consider incentives to promote more sustainable planning, design, construction, operations and maintenance of buildings, including fee waivers, expedited reviews, and density bonuses.

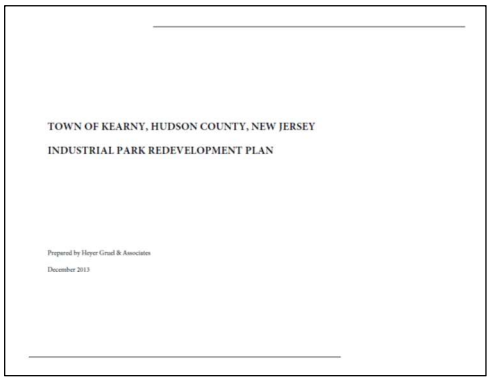
The Planning Board also recommended that the Schuyler Avenue Redevelopment Plan be reviewed and revised, to consider changing market conditions related to the potential for a rail station in the vicinity of Bergen Avenue.

1.08 2013 Industrial Park Redevelopment Plan

The 2013 Industrial Park Redevelopment Plan was the Town of Kearny's plan to reinvigorate the area known as the Jeryl Industrial Park and the adjacent property owned by Tierra Solutions Inc. The Redevelopment area is located in the northern portion of Kearny, bordered by Schuyler Avenue, Sellers Street and the Belleville Turnpike. The area is within a 31 acre industrial/manufacturing district bounded by residential uses to the west, industrial/manufacturing to the east and south and Arlington Cemetery to the north.

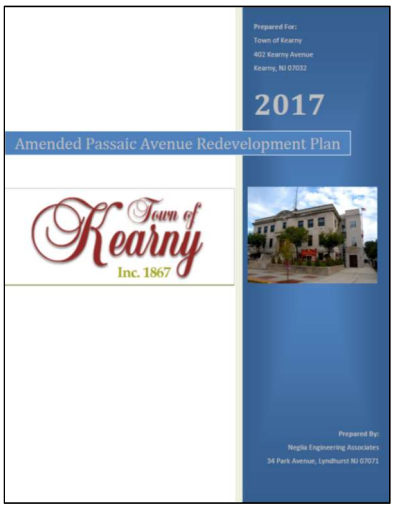
The 2013 Industrial Park Redevelopment Plan contained the following goals and objectives:
1. To promote the effective use of all Redevelopment Area property to increase local tax revenues;
2. To improve the functional and physical layout of the Redevelopment Area;
3. To stimulate economic investment in the Area;
4. To redevelop land occupied by obsolete structures and uses;
5. To improve business opportunities through promotion of new and diverse economic activities;
6. To improve transportation access to the Redevelopment Area and create a circulation pattern that will serve the uses in the Redevelopment Area;
7. To remediate environmentally contaminated sites as part of the redevelopment process;
8. To improve stormwater management in the Redevelopment Area; and
9. To improve the visual character of the area.

The 2013 Industrial Park Redevelopment Plan divided the redevelopment area into two districts: the Planned Industrial Development District and the Schuyler Avenue District. In establishing the Planned Industrial Development District, principal permitted uses included light industry, warehouse and distribution facilities, public uses, wholesale establishments, flex space, and research laboratories. If a lot was fronting the Belleville Turnpike, it may also be used for retail sales or service, restaurants, auto and truck sales and services, and gasoline service stations. In establishing the Schuyler Avenue District, principal permitted uses include multifamily residential, mixed commercial/residential uses, and existing telecommunications facilities.


TOWN OF KEARNY, HUDSON COUNTY, NEW JERSEY
INDUSTRIAL PARK REDEVELOPMENT PLAN
Prepared by Heyer Gruel & Associates
December 2013

1.11 2017 Passaic Avenue Redevelopment Plan

The 2017 Passaic Avenue Redevelopment Plan was the Town of Kearny's plan to reinvigorate Passaic Avenue, adapting to the recent county-wide model of utilizing waterfronts as a place for commercial activity and real estate possibilities. The redevelopment plan sought to repurpose neglected industrial land to encourage private investment to the local economy for the benefit of Kearny residents to access new goods and job opportunities, and finally to modernize the avenue with aesthetic public works projects for active as well as passive recreation.



To achieve the vision of establishing Passaic Avenue as a vibrant, mixed-use, waterfront destination, the Plan focused on redevelopment of vacant and underutilized parcels as newly permissible land uses structured to provide a perfect complement to the existing commercial development of adjacent parcels in the area. The Plan recognized the inherent value of the Passaic River waterfront as a socio-economic asset to the Town of Kearny. To that end, the Town was mindful of the limitations imposed by brownfield cleanup requirements and actively pursued State and Federal incentive programs for the assistance to stimulate the redevelopment of Kearny's Passaic Avenue transportation corridor and waterfront property.

The main goal of the redevelopment plan was to stimulate cohesive redevelopment of the Passaic Avenue Redevelopment Area through implementation of modern aesthetic and design standards which provided redevelopers with flexibility in continued response to changing market demands. Successful redevelopment sought to improve the Town's tax revenue, create new job and housing opportunities and promote both active and passive recreation along the Passaic River waterfront.

The Redevelopment Plan had the following goals:
1. Encourage the development of a Passaic River waterfront park and walkway to serve as a destination for both active and passive recreation;
2. Stimulate private investment in the local economy of the Redevelopment Area;
3. Create new job opportunities;
4. Create new housing opportunities;
5. Create new shopping and entertainment opportunities;
6. Establish modern aesthetics and architectural features; and
7. Integrate with adjacent neighborhoods by assuring strong physical linkages and appropriate infill development.

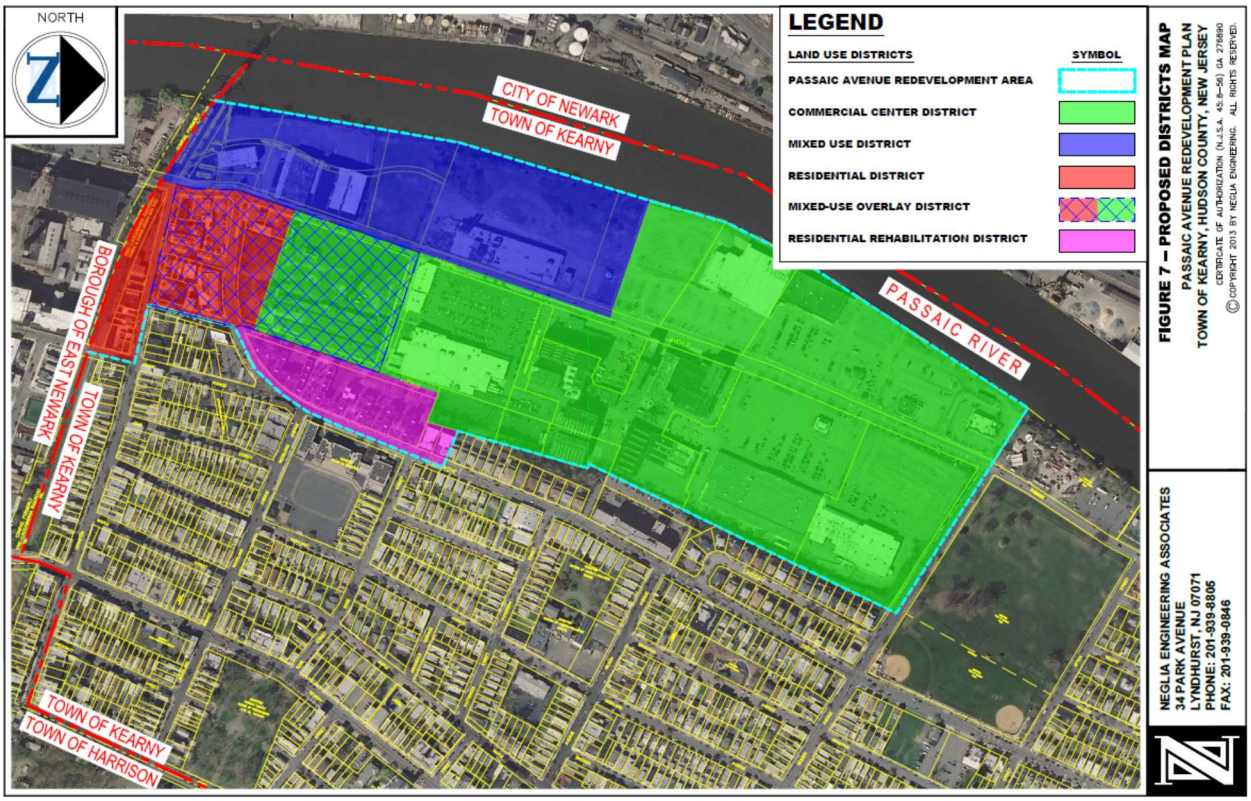


Exhibit 1.12 – Passaic Avenue Redevelopment Plan (Figure 7).

The Redevelopment Area previously consisted of a mix of industrial, residential, and commercial real estate built during the first half of the 20th century. Much of the land had become vacant or underutilized as the American manufacturing industrial base dwindled in the wake of deindustrialization. The area originally contained several modern commercial developments such as supermarkets, shopping centers, and gas stations that were built after the establishment of Passaic Avenue as a primary transportation route within Hudson County. For residents of the area, the plan advocated for new housing opportunities, new shopping centers, parking improvements, and transit connections. In terms of public benefits, the plan called for traffic flow improvements, connectivity upgrades, streetscape amenities, a waterfront walkway, parkland, and conservation area. To help stimulate the Passaic Avenue economy and surrounding businesses, Passaic Avenue had been designated as part of the Kearny Urban Enterprise Zone (KUEZ), which had many financial advantages to both consumers and businesses alike, including 50% state sales tax reduction to encourage shopping in these areas.

The Redevelopment Plan divided the redevelopment area into four districts: the Commercial Center District (now called "Kearny Commons"), the Residential District, the Mixed-Use Overlay District, and the Residential Rehabilitation District. The 55.5 acre Commercial Center District previously contained three major shopping centers, including ShopRite, K-Mart and Pathmark. In establishing this district, principal permitted uses included retail sales and services, restaurants, cafes, financial institutions, offices, health clubs and spas, immediate

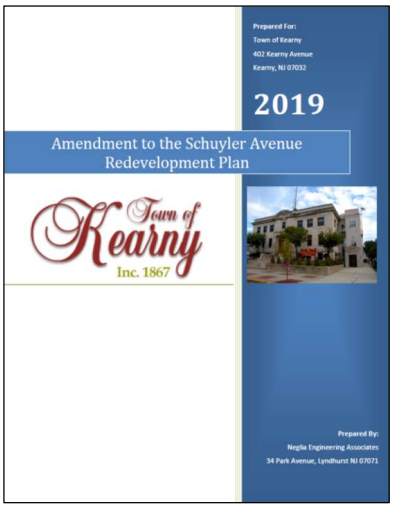
care medical facilities, childcare facilities, pharmacies, hotels, cinemas, and family entertainment.

The 7.8 acre Residential District is intended to incentivize housing opportunities that serve the primary demographic needs and the immediate community. In establishing this district, principal permitted uses include multi-family dwellings, town houses, and condominiums.

The 18.0 acre Mixed-Use District and the 11.5 acre Mixed-Use Overlay provide flexibility to developers in activities as well as provide a smooth transition between the Commercial Center and the Residential Districts. In establishing this district, principal permitted uses include all of the Commercial Center and Residential Center Districts, with the inclusion of art studios, educational establishments, and coffee shops.

The 4.6 acre Residential Rehabilitation District serves to provide a blended transition between the Redevelopment Area and the traditional urban housing in the rest of the town, as well as provide the framework for redevelopment of the General Kearny Apartment Complex. In establishing this district, principal permitted uses include that of the Residential District, as well as the inclusion of senior housing and/or assisted living facilities.

1.13 <u>2019 Schuyler Avenue Redevelopment Plan</u> - The 2019 Schuyler Avenue Redevelopment Plan was the Town of Kearny's plan to reinvigorate Schuyler Avenue, adapting to the recent town, county, and statewide trends and changes, including the deindustrialization of Kearny, the prevalence of services and distribution as major employers, the closing and reclamation of the Keegan Landfill, the redevelopment of the Meadowlands, brownfield redevelopment, and activation of the NJ Transit Harrison-Kingsland branch for passenger service. The plan sought to reorganize the underutilized, over-utilized, conflicting, and inappropriate uses currently occupying the Schuyler Avenue area into an integrated, mixed-use and multi-functional area that is economically profitable, socially stimulating, and environmentally responsible for all residents of the Town of Kearny.



The goals of the redevelopment plan were to establish a comprehensive, long-range framework that lead to the redevelopment of the Schuyler Avenue Area. This will improve the Town's tax base, provide new job opportunities, establish new housing, and create new shopping areas. The Plan sought to improve the functionality and appearance of the Area.

More specifically the Redevelopment Plan seeks to:

A. Create economic opportunity

1. Stimulate private economic investment in the Area;
2. Establish linkages between Kearny's Downtown and new economic development in the Meadowlands;
3. Create new jobs; and

4. Promote an appropriately dense, pedestrian-friendly, mixed-use neighborhood directly round the future train station.

B. Improve functionally

1. Improve the relationship between Schuyler Avenue and the adjacent residential neighborhoods by reducing truck traffic and improving pedestrian linkages; and
2. Consider creating a new street and block network for the area around the future train station.

C. Protect and enhance the residential character of the Town

1. Provide a variety of new residential opportunities in mixed-use developments in close proximity to transit;
2. Expand existing neighborhood commercial centers; and
3. Create standards that ensure buffers between residential neighborhoods and commercial and light industrial activities.

D. Improve the physical appearance

1. Establish the area located at the intersection of Bergen and Schuyler Avenue as a gateway into the Transit-Oriented District;
2. Establish Harrison Avenue as a gateway to Town.
3. Establish linkages between the Town and new recreational opportunities in the Meadowlands; and
4. Improve the appearance of the Schuyler Avenue and Bergen Avenue corridors through streetscape improvements.

E. Create new recreational opportunities

1. Expand and improve existing recreational facilities;
2. Create areas for new recreational facilities;
3. Establish linkages between Gunnel Oval and West Hudson Park;
4. Establish linkages between Gunnel Oval and planned recreational features in the Meadowlands;
5. Expand Harvey Field and provide linkages between Harvey Field to the proposed train station and future development along Bergen Avenue; and
6. Promote the establishment of “green streets” and greenway linkages between existing parks and new parks.

F. Improve environmental quality

1. Preserve environmentally sensitive wetlands within the Area;
2. Remediate environmentally damaged properties in the Area; and
3. Promote the construction of environmentally friendly “green” buildings that utilize energy, water, and other resources more efficiently.

The Schuyler Avenue Redevelopment Area serves an important role within the economic and social fabric of the town by providing locations for numerous local businesses, as well as municipal services and recreation facilities.

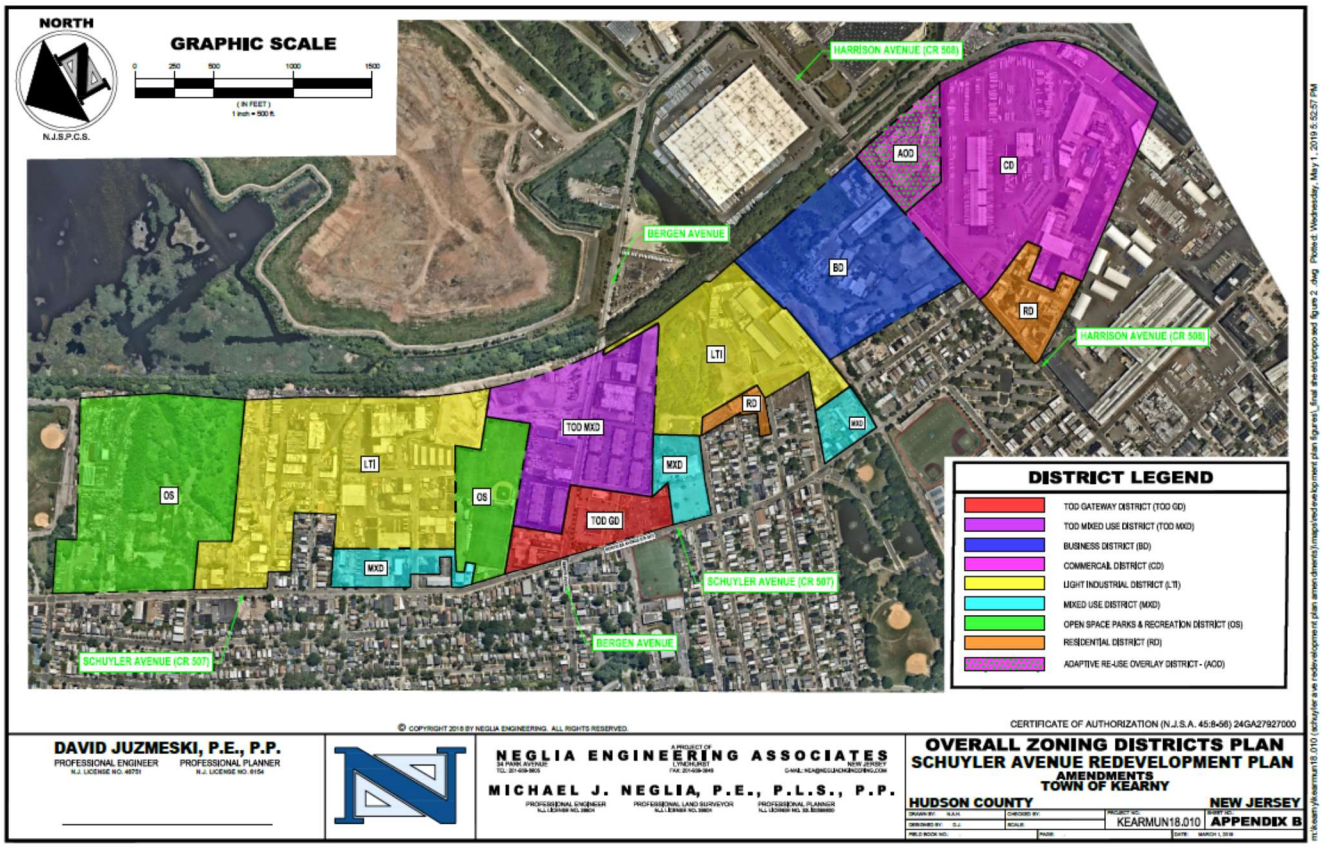


Exhibit 1.14 – Map of Schuyler Avenue Redevelopment Area.

Additionally, the redevelopment plan seeks to stimulate private economic investment in the area, establish links between Kearny's downtown and new development in the Meadowlands, create new jobs for Kearny residents, improve the physical appearance and aesthetic of the area, create new recreational opportunities, and improve environmental quality.

To help stimulate the Schuyler Avenue economy and surrounding businesses, Schuyler Avenue has been designated as part of the Kearny Urban Enterprise Zone (KUEZ), which has many financial advantages to both consumers and businesses alike, including 50% state sales tax deduction to encourage shopping in these regions. The present land use pattern and corresponding built environment is one of the most significant factors impeding redevelopment. The random placement of industrial activities adjacent to residential sites and recreational areas contributes both to the lack of functionality and the degraded physical appearance. The plan divides the redevelopment area into eight districts: the Commercial District, the Adaptive Re-use Overlay District, the Light Industrial District, the Business District, the Mixed-Use District, the Transit-oriented district, the Open Space, Parks and Recreations District, and the Residential District.

The Commercial District is intended to provide a location for small to medium commercial activities along Harrison Avenue. In establishing this district, principal permitted uses include retail, health clubs, public uses, restaurants offices, financial institutions, family entertainment oriented uses, theaters, hotels, movie studios, flex space, and furniture assembly. The 5.5 acre

Adaptive Re-Use Overlay District was intended to provide a location for research/development/industrial activities looking to re-utilize and re-tenant existing buildings along Harrison Avenue. In establishing this district, principal permitted uses included research, development, and light industrial uses, which included storage of raw materials, manufacturing, or assembly, and storage of processed goods.

The 52-acre Light Industrial District was intended to consolidate the existing industrial activities within the Area and to provide a location for new and relocated businesses. In establishing this district, principal permitted uses include light industrial activities, research and development, warehousing and distribution facilities, self-storage facilities, public uses, movie studios, and flex space. The 16 acre Business District occupies the north side of Harrison Avenue and is planned to provide space for low traffic volume uses that will support newly constructed uses on Bergen Avenue. In establishing this district, principal permitted uses include car dealerships, automobile rental agencies, car washes, service stations, body shops, automotive part stores, offices, hotels, restaurants, breweries, indoor recreation facilities, health clubs, self-storage, movie studios, and flex space.

The 10-acre Mixed-Use District is intended to preserve and expand the Town's residential character by creating a neighborhood-oriented area along the eastern side of Schuyler Avenue. In establishing this district, principal permitted uses include single-family residences, multi-family residences, townhouses, apartments above businesses fronting Schuyler Avenue, retail, restaurants, financial institutions, and public uses.

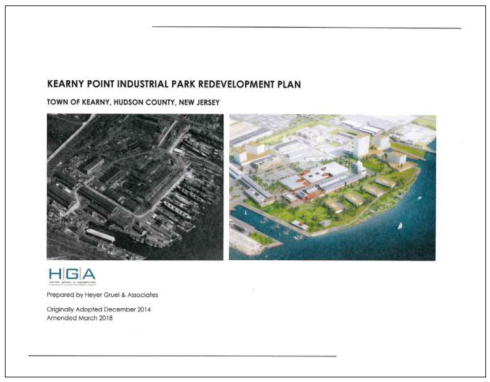
The 27 acre Transit-Oriented District is intended to take advantage of the future activation of the Harrison-Kingsland railroad line for passenger service into Manhattan. Principal permitted uses include retail goods and services, financial institutions, restaurants, health clubs, theaters, public buildings, civic buildings, recreation, and residential units.

The 14 acre Open Space, Parks, and Recreation District is an integral component of the reorganization of the Redevelopment Area and provides expanded recreational opportunities and public open space for the Town. In establishing this district, principal permitted uses include public and commercial recreation facilities, public open space and wetland conservation areas, and restaurants.

The 1.25 acre Residential District is intended to create opportunities for senior housing to serve the needs of the Town and surrounding communities. In establishing this district, principal permitted uses include multi-family housing, senior housing, and/or assisted living facilities.

1.15 Kearny Point Redevelopment Plan and Master Plan

The Kearny Point Industrial Park Redevelopment Plan was originally approved in 2014 and amended by the governing body in 2018. The 2018 plan includes substantially more detail as to the use, bulk, and design standards to reflect market conditions, as well as the long term vision of the area. The area contains 126 acres of land and was historically the home of the Federal Shipyard and Dry Dock Company, a subsidiary of US Steel. During the past 50 years, the area has been used primarily for warehousing and distribution facilities. A number of the original buildings were converted and additional facilities were constructed between Campus Drive and the Hackensack River. Due to intense flood damage related to Superstorm Sandy,



many of the buildings are vacant or have been demolished. The Redevelopment Plan has 7 goals:

1) to promote the effective use of Kearny Point to increase local tax revenues;

2) to stimulate economic investment in the area;

3) to redevelop land occupied by obsolete, underutilized, and vacant structures;

4) to improve business opportunities through promotion of new and diverse economic activities;

5) to improve the visual character of the area;

6) to upgrade the utility infrastructure of the area;

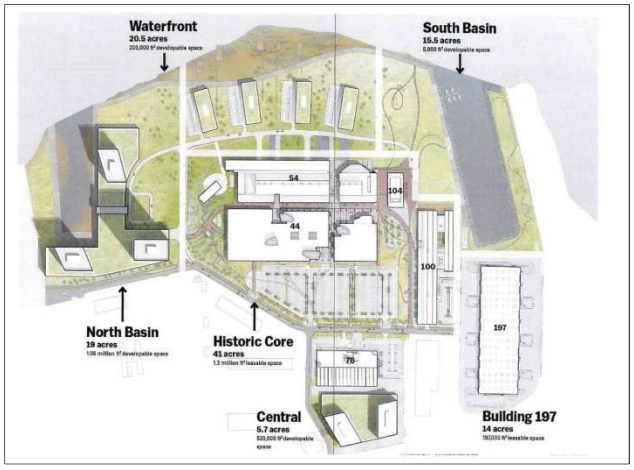
7) to create sustainable development and address the issue of flooding;

8) to acknowledge the historical use of the area and incorporate elements of, and references to, this history in the redevelopment of the area.

The site's location relative to the Hackensack and Passaic Rivers made it a prime site for its shipbuilding past. However, the area is incredibly vulnerable to flooding, storm surge, and sea level rise that will inevitably occur through climate change. In order to successfully reimagine this site, steps will need to be taken to improve its resiliency in the face of future flooding events and sea level rise. In addition to solving these issues, the future of the waterfront will see the natural beauty and habitats along the mouth of the Hackensack River and development of active and passive recreational activities.

The South Basin in particular will be targeted for transformation into a working marina and a focal point for the recreational amenities the site can offer. In the years since the original 2014 Plan was adopted, several structures in the area have been demolished and the former Federal Shipbuilding facility (Building 78) has been rehabilitated and reimagined as 200,000 square feet of flexible, multi-tenant artisanal manufacturing and office space. Space in Building 78 has been leased to more than 100 tenants, which demonstrates the significant demand for facilities of this type. Key environmental features of the plan include water run-off/bioswales, green roofs, farming areas, and flood control/wetland areas.

The Redevelopment Plan outlined a vision for a Planned Industrial Development District, which comprises the entire Kearny Point area to be redeveloped. Given that this area is so large, the principal uses are broad and expansive. These uses include agriculture/greenhouse nursery, child care centers, Class D consumer electronics recycling facilities, community centers, conference centers, financial institutions, fitness centers, hotels, light industry, marinas, micro-breweries and micro distilleries, multimedia production facilities, offices, performing arts and exhibition space, recreational areas, research laboratories, restaurants, food markets, and other food/beverage service establishments, retail, photovoltaic facilities, warehouse and distribution facilities, wholesale establishments, wind turbines, industrial laundries, manufacturing plants, and pharmacies.



The key principles of the project include: 1) authentic identity/adaptive reuse; 2) diverse and complementary tenanting; 3) ecology and environment; and 4) resiliency. Next, taking the site's parking supply, transportation connections, and site access into account, Kearny Point seeks to maintain a balanced development density, through a multi-phased strategy for redevelopment. Initial development will be centered around the historic core of restored buildings. In subsequent phases, larger developments will be located on the North Basin and Central Avenue sites. To preserve waterfront green space and view corridors, smaller developments will be located on the eastern waterfront.

Kearny Point's market strengths include abundant parking, unique and appealing architecture, low rents in comparison to the competitive market area of Manhattan and coastal Brooklyn and Queens, state and local public policies that can provide generous commercial and industrial incentives, and a burgeoning population of highly educated and wealthy residents. To successfully compete, Kearny Point must prioritize anchor tenant recruitment in growth industries. Kearny Point's cost-advantage and adjacency to New York City were emphasized as well as the parking availability and highway access, amenities not offered by regional competitors. Strategic phasing positioned Kearny Point to attract the target anchor tenants required for full build out.

The plan envisions 4 phases of redevelopment. Phases 1 and 2 focus on the upgrade and rehabilitation of buildings in the historic core as well as on developing landscape and amenity spaces adjacent to the South Basin. Phase 3 expands the campus to the east and west, offering new development sites on the expansive waterfront along the Hackensack River as well as adjacent to Central Avenue. Phase 4 expands the campus to the north basin. The project will be able to accommodate a development as large as 1.2 million GSF, the site delivers direct waterfront access, high visibility from Routes 1 and 9, and views to downtown Manhattan.

For protection against future flooding, the floor heights of all new developments will be raised to 16 feet, surpassing FEMA's recommended 12 foot elevation. In addition, the public spaces and areas surrounding the buildings in Phases 1 and 2 will be elevated above the site's floodplain. In future phases, flood protection will be extended along the Hackensack River.

1.16 United States 2020 Decennial Census Data

The decennial census occurs once every decade and is considered to be the "gold standard" for demographic information. The most recent decennial census data available is from the 2020 Redistricting Data Summary Files (P.L. 94-171). In addition, the U.S. Census Bureau prepares the "American Community Survey" which is a statistical sampling of demographic, social, housing and economic data. The most recent American Community Survey was released in 2019. The master plan utilizes a "shift-share analysis" to examine population trends of Kearny in relation to Hudson County and the State of New Jersey.

EXHIBIT 1.17 – U.S. CENSUS	2020					
	Kearny		Hudson County		New Jersey	
	#	%	#	%	#	%
2010 Population	40,684	-	634,266	-	8,791,894	-
2020 Population	41,999	+3.2%	724,854	+14.3%	9,288,994	+5.7%
RACE						
White	17,622	42%	248,561	34%	5,112,280	55%
Black	1,488	4%	79,498	11%	1,219,770	13%
American Indian	356	0.8%	7,388	1.0%	51,186	0.6%
Asian	2,107	5%	124,555	17%	950,090	10%
Native Hawaiian and Other Pacific Islander	27	0.1%	417	0.1%	3,533	0.0%
Some Other Race	12,283	29.2%	159,950	22.1%	1,048,641	11.3%
Two or More Races	8,116	19%	104,485	14%	903,494	10%
HISPANIC OR LATINO						
Hispanic or Latino	20,465	49%	293,019	40%	2,002,575	22%
Not Hispanic or Latino	21,534	51%	431,835	60%	7,286,419	78%
HOUSING						
2010 Housing Units	14,180	-	270,335	-	3,553,562	-
2020 Housing Units	15,392	+9%	312,706	+16%	3,761,229	+5.5%
Occupied Housing Units	14,639	95%	289,408	92.5%	3,426,102	91.1%
Vacant Housing Units	753	5%	23,298	7.5%	335,127	8.9%

EXHIBIT 1.18 – U.S. CENSUS	2010					
SEX AND AGE	Kearny		Hudson County		New Jersey	
	#	%	#	%	#	%
Total Population	40,684	-	634,266	-	8,791,894	-
Median Age	36.4	-	34.2	-	39	-
AGE						
Under 5 Years	2,231	5.48%	42,586	6.71%	541,020	6.15%
5 to 17 Years	6,200	15.24%	88,576	13.97%	1,524,194	17.34%

18 to 20 Years	1,696	4.17%	23,797	3.75%	334,750	3.81%
21 to 24 Years	2,779	6.83%	39,852	6.28%	432,478	4.92%
25 to 34 Years	6,575	16.16%	131,508	20.73%	1,109,801	12.62%
35 to 44 Years	6,100	14.99%	96,716	15.25%	1,238,297	14.08%
45 to 54 Years	6,225	15.30%	82,985	13.08%	1,379,196	15.69%
55 to 59 Years	2,490	6.12%	34,080	5.37%	565,623	6.43%
60 to 64 Years	2,026	4.98%	28,100	4.43%	480,542	5.47%
65 to 74 Years	2,406	5.91%	36,094	5.69%	611,434	6.95%
75 to 84 Years	1,386	3.41%	21,487	3.39%	394,948	4.49%
85 Years and Over	570	1.40%	8,485	1.34%	179,611	2.04%
AGE AND SEX						
ALL AGES						
Female	19,748	48.54%	320,479	50.53%	4,512,294	51.32%
Males per 100 Females	106	-	97.9	-	94.8	-
18 YEARS AND OVER						
Total	32,253	79.28%	503,104	79.32%	6,726,680	76.51%
Female	15,683	38.55%	256,766	40.48%	3,503,557	39.85%
65 YEARS AND OVER						
Total	4,362	10.72%	66,066	10.42%	1,185,993	13.49%
Female	2,577	6.33%	39,411	6.21%	692,559	7.88%
% OF TOTAL POPULATION						
Under 18 Years	20.7	-	20.7	-	23.5	-
65 Years and Over	10.7	-	10.4	-	13.5	-
RACE						
ONE RACE						
White	29,933	73.57%	342,792	54.05%	6,029,248	68.58%
Black or African American	2,186	5.37%	83,925	13.23%	1,204,826	13.70%
American Indian and Alaska Native	163	0.40%	4,081	0.64%	29,026	0.33%
Asian	1,793	4.41%	84,924	13.39%	725,526	8.25%
Native Hawaiian and Other Pacific Islander	32	0.08%	344	0.05%	3,043	0.03%
Some Other Race	5,099	12.53%	90,373	14.25%	559,722	6.37%
Two or More Races	1,478	3.63%	27,827	4.39%	240,303	2.73%
Hispanic or Latino (Of Any Race)	16,253	39.95%	267,853	42.23%	1,555,144	17.69%
NOT HISPANIC OR LATINO						
Total	24,431	60.05%	366,413	57.77%	7,236,750	82.31%
ONE RACE						
White	19,816	48.71%	195,510	30.82%	5,214,878	59.31%
Black or African American	1,721	4.23%	71,315	11.24%	1,125,401	12.8%
American Indian and Alaska Native	43	0.11%	935	0.15%	12,227	0.14%

Asian	1,746	4.29%	83,825	13.22%	719,827	8.19%
Native Hawaiian and Other Pacific Islander	22	0.05%	176	0.03%	1,963	0.02%
Some Other Race	523	1.29%	4,251	0.67%	27,610	0.31%
Two or More Races	560	1.38%	10,401	1.64%	134,844	1.53%

1.19 U.S. Census – 2010 Sex and Age

According to the 2010 decennial census, Kearny has a population of approximately 40,684 people. The median age is 36.4 years, which is slightly older than Hudson County's median age of 34.2, but younger than the state's median age of 39. Overall, Kearny's young adult population (Aged 18-44) is proportionately larger than the state, but smaller than Hudson County. Conversely, Kearny's senior population (Aged 55+) is proportionately smaller than the state's senior population, but larger than the percentage for the county.

In terms of race, Kearny is less diverse than the county or state on average. However, Kearny is very diverse when it comes to Hispanic or Latinx origin. The federal government defines "Hispanic or Latino" as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race. According to the 2010 Census, Kearny had 16,253 residents of Hispanic/Latinx origin or descent, comprising 39.95% of the overall population. This was slightly smaller than Hudson County's Hispanic/Latinx population of 42.23%, but more than twice the percentage of New Jersey's Hispanic/Latinx population which was 17.69%.

EXHIBIT 1.20 – 2010 U.S. CENSUS	2010					
HOUSEHOLDS AND FAMILIES	Kearny		Hudson County		New Jersey	
	#	%	#	%	#	%
Total Occupied Households	13,462	-	246,437	-	3,214,360	-
FAMILY HOUSEHOLDS						
TOTAL						
Number	9,923	73.71%	148,473	60.25%	2,226,606	69.27%
% with own children under 18 years	45.5	-	45.9	-	46.1	-
HUSBAND-WIFE FAMILY						
Number	6,942	51.57%	93,124	37.79%	1,643,377	51.13%
% with own children under 18 years	45.4	-	44.8	-	45.6	-
FEMALE HEAD OF HOUSEHOLD ("HOUSEHOLDER"), NO HUSBAND PRESENT						
Number	2,104	15.63%	40,358	16.38%	429,095	13.35%
% with own children under 18 years	49.5	-	51.3	-	49.8	-
NON-FAMILY HOUSEHOLDS						
Total	3,539	26.29%	97,964	39.75%	987,754	30.73%
HOUSEHOLDER LIVING ALONE						
Total	2,830	21.02%	73,741	29.92%	811,221	25.24%

65 years and over	1,030	7.65%	20,367	8.26%	325,073	10.11%
AVERAGE SIZE						
Households	2.83	-	2.54	-	2.68	-
Families	3.28	-	3.2	-	3.22	-
HOUSEHOLD POPULATION						
Total	38,114	-	624,888	-	8,605,018	-
Householder (Head of Household)	13,462	35.32%	246,437	39.44%	3,214,360	37.35%
RELATIONSHIP TO HEAD OF HOUSEHOLD ("HOUSEHOLDER")						
-Spouse	6,942	51.57%	93,124	37.79%	1,643,377	51.13%
-Child	12,178	90.46%	173,799	70.52%	2,690,797	83.71%
-Other Relatives	3,496	25.97%	59,091	23.98%	617,258	19.20%
NONRELATIVES						
Total	2,036	15.12%	52,437	21.28%	439,226	13.66%
Unmarried Partner	882	6.55%	19,389	7.87%	190,283	5.92%
GROUP QUARTERS POPULATION						
Total	2,570	6.32%	9,378	1.48%	186,876	2.13%
Institutionalized	2,501	6.15%	5,036	0.79%	100,621	1.14%
Non-institutionalized Population	69	0.17%	4,342	0.68%	86,255	0.98%
HOUSING UNITS						
Total Housing Units	14,180	-	270,335	-	3,553,562	-
Total Occupied Housing Units	13,462	94.94%	246,437	91.16%	3,214,360	90.45%
OWNER OCCUPIED						
Number	6,163	45.78%	79,063	32.08%	2,102,465	65.41%
% Of Occupied Housing Units	45.8	-	32.1	-	65.4	-
Renter Occupied	7,299	54.22%	167,374	67.92%	1,111,895	34.59%
AVERAGE HOUSEHOLD SIZE						
Owner-occupied Units	2.98	-	2.66	-	2.79	-
Renter-occupied Units	2.7	-	2.48	-	2.47	-
VACANT HOUSING UNITS						
Total	718	5.06%	23,898	8.84%	339,202	9.55%
For Seasonal, Recreational, or Occasional use	34	0.24%	1,343	0.50%	134,903	3.80%
VACANCY RATE						
Available Housing	3	-	6	-	3.9	-
Homeowner	1.2	-	4.5	-	1.8	-
Rental	4.4	-	6.6	-	7.6	-
Total Occupied Housing Units	13,462	-	246,437	-	3,214,360	-
RACE OF "HOUSEHOLDER" (HEAD OF HOUSEHOLD)						
ONE RACE						
White	10,631	78.97%	145,090	58.88%	2,340,060	72.80%

Black or African American	301	2.24%	32,237	13.08%	428,304	13.32%
American Indian and Alaska Native	54	0.40%	1,227	0.50%	8,686	0.27%
Asian	598	4.44%	30,499	12.38%	223,319	6.95%
Native Hawaiian and Other Pacific Islander	3	0.02%	119	0.05%	925	0.03%
Some Other Race	1,430	10.62%	28,219	11.45%	152,495	4.74%
Two or More Races	445	3.31%	9,046	3.67%	60,571	1.88%
Head of Household ("Householder") Hispanic or Latino (of Any Race)	4,539	33.72%	88,785	36.03%	436,743	13.59%
Head of Household ("Householder") White alone, Not Hispanic or Latino	7,780	57.79%	94,367	38.29%	2,103,230	65.43%

1.21 U.S. Census – 2010 Households and Families

According to the 2010 decennial census, the Town of Kearny had a total of 14,180 housing units, of which 13,462, (94.94%) were occupied. This was larger than the occupancy rate of 91.16% for Hudson County and 90.45% for the State of New Jersey. Families occupied nearly three-quarters, or 73.71% of households, higher than either the state rate of 69.27% or the county rate of 60.25%. Conversely, non-family households occupied 26.29% of housing units, less than the state rate of 30.73%, and much less than the county rate of 39.75%.

The average size of households in Kearny was 2.83 in comparison with 2.54 for the county and 2.68 for the state. Children comprised 90.46% of the population of households in Kearny, as compared to 70.52% of the household population in the county, or 83.71% of household population for the state.

A fact that skews both age and sex statistics is directly related to Kearny's institutionalized population. According to the 2010 census, there were 2,501 institutionalized individuals in Kearny. This is directly related to prisoners and detainees located at the Hudson County Correctional Center in south Kearny. This population accounted for 6.15% of Kearny's overall population. By comparison, Hudson County's institutionalized population was just 0.79% and the State of New Jersey's institutionalized population was 1.14%.

There were 6,163 owner occupied housing units in Kearny, representing 45.78% of households. This is significantly lower than the state's average of 65.41%, but higher than the county's average of 32.08%. Conversely, there were 7,299 renter occupied households in Kearny, representing 54.22% of total households. This rate was higher than the state average of 34.59% of households, but lower than the county average of 67.92%.

The average household size of owner-occupied units in Kearny was 2.98 people per unit, which was higher than both the county average of 2.66 and the state average of 2.79. The average household size of renter-occupied units in Kearny was 2.7 people per unit, which was also higher than both the county average of 2.48 and the state average of 2.47.

Kearny's vacant housing rate of 5.06% was also significantly lower than both the county average of 8.84% and the state average of 9.55%.

Overall, the racial composition of households in Kearny was less diverse than either the state or county rates. However, there were 4,539 Hispanic or Latinx households in Kearny, representing 33.72% of all occupied households. This was smaller than the county average of 36.03%, but nearly two and a half times larger than the state's average of 13.59%.

EXHIBIT 1.22 - 2019 AMERICAN COMMUNITY SURVEY	Kearny		Hudson County		New Jersey	
DEMOGRAPHIC CHARACTERISTICS	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total population	41,567	-	668,631	-	8,881,845	-
Male	21,221	51.1%	332,268	49.7%	4,335,930	48.8%
Female	20,346	48.9%	336,363	50.3%	4,545,915	51.2%
Sex ratio (males per 100 females)	104.3	-	98.8	-	95.4	-
Under 5 years	2,523	6.1%	47,046	7%	521,684	5.9%
5 to 9 years	2,452	5.9%	36,921	5.5%	540,335	6.1%
10 to 14 years	2,496	6%	33,854	5.1%	562,668	6.3%
15 to 19 years	2,324	5.6%	32,801	4.9%	565,170	6.4%
20 to 24 years	2,885	6.9%	42,739	6.4%	562,446	6.3%
25 to 34 years	6,412	15.4%	139,118	20.8%	1,135,665	12.8%
35 to 44 years	5,784	13.9%	105,075	15.7%	1,143,224	12.9%
45 to 54 years	5,974	14.4%	83,787	12.5%	1,286,245	14.5%
55 to 59 years	2,882	6.9%	35,845	5.4%	636,206	7.2%
60 to 64 years	2,479	6%	34,817	5.2%	551,339	6.2%
65 to 74 years	3,419	8.2%	43,592	6.5%	772,545	8.7%
75 to 84 years	1,239	3%	23,359	3.5%	406,646	4.6%
85 years and over	698	1.7%	9,677	1.4%	197,672	2.2%
Median age (years)	37.7	-	35.1	-	39.8	-
Under 18 years	8,847	21.3%	137,658	20.6%	1,973,402	22.2%
16 years and over	33,677	81%	544,263	81.4%	7,142,175	80.4%
18 years and over	32,720	78.7%	530,973	79.4%	6,908,443	77.8%
21 years and over	31,413	75.6%	510,954	76.4%	6,581,451	74.1%
62 years and over	6,738	16.2%	96,337	14.4%	1,690,853	19%
65 years and over	5,356	12.9%	76,628	11.5%	1,376,863	15.5%
18 years and over	32,720	-	530,973	-	6,908,443	-
Male	16,776	51.3%	262,037	49.4%	3,328,844	48.2%
Female	15,944	48.7%	268,936	50.6%	3,579,599	51.8%
Sex ratio (males per 100 females)	105.2	-	97.4	-	93	-
65 years and over	5,356	-	76,628	-	1,376,863	-
Male	2,326	43.4%	31,722	41.4%	589,327	42.8%
Female	3,030	56.6%	44,906	58.6%	787,536	57.2%

Sex ratio (males per 100 females)	76.8	-	70.6	-	74.8	-
RACE						
Total population	41,567	-	668,631	-	8,881,845	-
One race	39,759	95.7%	645,870	96.6%	8,650,896	97.4%
Two or more races	1,808	4.3%	22,761	3.4%	230,949	2.6%
One race	39,759	95.7%	645,870	96.6%	8,650,896	97.4%
White	28,211	67.9%	368,360	55.1%	6,031,747	67.9%
Black or African American	1,916	4.6%	83,215	12.4%	1,196,764	13.5%
American Indian and Alaska Native	116	0.3%	2,110	0.3%	18,649	0.2%
Cherokee tribal grouping	-	0%	221	0%	1,552	0%
Chippewa tribal grouping	-	0%	4	0%	49	0%
Navajo tribal grouping	-	0%	-	0%	236	0%
Sioux tribal grouping	-	0%	-	0%	62	0%
Asian	1,958	4.7%	100,564	15%	832,403	9.4%
Asian Indian	345	0.8%	46,609	7%	364,869	4.1%
Chinese	870	2.1%	16,759	2.5%	155,713	1.8%
Filipino	415	1%	19,852	3%	113,952	1.3%
Japanese	15	0%	1,592	0.2%	12,665	0.1%
Korean	49	0.1%	5,047	0.8%	96,081	1.1%
Vietnamese	18	0%	2,232	0.3%	20,981	0.2%
Other Asian	246	0.6%	8,473	1.3%	68,142	0.8%
Native Hawaiian and Other Pacific Islander	13	0%	600	0.1%	3,357	0%
Native Hawaiian	-	0%	85	0%	880	0%
Guamanian or Chamorro	-	0%	104	0%	924	0%
Samoan	13	0%	86	0%	346	0%
Other Pacific Islander	-	0%	325	0%	1,207	0%
Some other race	7,545	18.2%	91,021	13.6%	567,976	6.4%
Two or more races	1,808	4.3%	22,761	3.4%	230,949	2.6%
White and Black or African American	914	2.2%	6,739	1%	71,603	0.8%
White and American Indian and Alaska Native	101	0.2%	1,241	0.2%	17,142	0.2%
White and Asian	137	0.3%	3,930	0.6%	48,116	0.5%
Black or African American and American Indian and Alaska Native	-	0%	481	0.1%	8,013	0.1%
Race alone or in combination with one or more other races						
Total population	41,567	-	668,631	-	8,881,845	-
White	29,739	71.5%	385,842	57.7%	6,212,579	69.9%
Black or African American	2,953	7.1%	93,321	14%	1,313,606	14.8%
American Indian and Alaska Native	374	0.9%	5,655	0.8%	59,511	0.7%
Asian	2,211	5.3%	108,413	16.2%	910,292	10.2%

Native Hawaiian and Other Pacific Islander	35	0.1%	1,323	0.2%	12,319	0.1%
Some other race	8,132	19.6%	98,950	14.8%	626,035	7%
HISPANIC OR LATINO AND RACE						
Total population	41,567	-	668,631	-	8,881,845	-
Hispanic or Latino (of any race)	20,860	50.2%	288,749	43.2%	1,768,020	19.9%
Mexican	990	2.4%	20,657	3.1%	230,875	2.6%
Puerto Rican	3,530	8.5%	58,985	8.8%	475,882	5.4%
Cuban	1,042	2.5%	25,718	3.8%	91,827	1%
Other Hispanic or Latino	15,298	36.8%	183,389	27.4%	969,436	10.9%
Not Hispanic or Latino	20,707	49.8%	379,882	56.8%	7,113,825	80.1%
White alone	16,266	39.1%	192,905	28.9%	4,960,005	55.8%
Black or African American alone	1,578	3.8%	72,198	10.8%	1,129,257	12.7%
American Indian and Alaska Native alone	23	0.1%	874	0.1%	9,599	0.1%
Asian alone	1,867	4.5%	99,277	14.8%	826,944	9.3%
Native Hawaiian and Other Pacific Islander alone	-	0%	442	0.1%	2,255	0%
Some other race alone	291	0.7%	3,323	0.5%	36,881	0.4%
Two or more races	682	1.6%	10,863	1.6%	148,884	1.7%
Two races including some other race	86	0.2%	1,876	0.3%	14,595	0.2%
Two races excluding some other race, and Three or more races	596	1.4%	8,987	1.3%	134,289	1.5%
Total housing units	14,560	-	279,662	-	3,605,401	-
CITIZEN, VOTING AGE POPULATION						
Citizen, 18 and over population	24,743	-	393,360	-	6,117,615	-
Male	12,445	50.3%	190,523	48.4%	2,931,149	47.9%
Female	12,298	49.7%	202,837	51.6%	3,186,466	52.1%

1.23 U.S. Census - American Community Survey, Demographic Characteristics

The U.S. Census Bureau's 2019 American Community Survey affirms much of the age, sex and race information previously documented in the 2010 decennial census. Of note, was that 15,298 Hispanic/Latinx residents (36.8% of the overall population) were of South or Central American origin or descent.

EXHIBIT 1.24 – 2019 AMERICAN COMMUNITY SURVEY	Kearny		Hudson County		New Jersey	
SOCIAL CHARACTERISTICS	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
HOUSEHOLDS BY TYPE	#	%	#	%	#	%
Total occupied households	13,581	-	255,429	-	3,213,362	-
Family households (families)	10,173	74.9%	158,774	62.2%	2,222,368	69.2%
With own children of the householder under 18 years	4,376	32.2%	71,529	28%	963,988	30%
Married-couple family	6,767	49.8%	101,611	39.8%	1,646,548	51.2%

-With own children of the householder under 18 years	2,842	20.9%	45,550	17.8%	698,130	21.7%
Male householder, no wife present, family	896	6.6%	16,896	6.6%	155,843	4.8%
-With own children of the householder under 18 years	273	2.0%	5,773	2.3%	62,649	1.9%
Female head of household ("householder"), no husband present, with family	2,510	18.5%	40,267	15.8%	419,977	13.1%
Head of household ("householder") with own children, under 18 years of age	1,261	9.3%	20,206	7.9%	203,209	6.3%
Non-family households	3,408	25.1%	96,655	37.8%	990,994	30.8%
Householder living alone	2,722	20.0%	71,550	28%	829,344	25.8%
65 years and over	1,138	8.4%	21,685	8.5%	357,496	11.1%
Households with one or more people under 18 years	5,018	36.9%	80,320	31.4%	1,059,950	33%
Households with one or more people 65 years and over	3,695	27.2%	57,053	22.3%	968,676	30.1%
Average household size	2.94	-	2.59	-	2.71	-
Average family size	3.37	-	3.19	-	3.28	-
HOUSEHOLDS BY TYPE						
RELATIONSHIP						
Population in households	39,923	-	660,680	-	8,697,059	-
Head of household ("Householder")	13,581	34.0%	255,429	38.7%	3,213,362	36.9%
-Spouse	6,824	17.1%	101,292	15.3%	1,645,216	18.9%
-Child	13,558	34.0%	183,732	27.8%	2,788,817	32.1%
-Other relatives	3,705	9.3%	63,471	9.6%	639,648	7.4%
-Nonrelatives	2,255	5.6%	56,756	8.6%	410,016	4.7%
-Unmarried partner	806	2.0%	20,626	3.1%	177,668	2.0%
MARITAL STATUS						
Males 15 years and over	17,525	-	272,269	-	3,507,234	-
-Never married	7,408	42.3%	120,427	44.2%	1,303,439	37.2%
-Married, not separated	8,211	46.9%	122,496	45%	1,821,677	51.9%
-Separated	331	1.9%	5,619	2.1%	53,762	1.5%
-Widowed	404	2.3%	5,378	2%	89,453	2.6%
-Divorced	1,171	6.7%	18,349	6.7%	238,903	6.8%
Females 15 years and over	16,571	-	278,541	-	3,749,924	-
-Never married	5,085	30.7%	104,213	37.4%	1,176,693	31.4%
-Married, not separated	7,498	45.2%	114,426	41.1%	1,766,040	47.1%
-Separated	630	3.8%	9,860	3.5%	81,147	2.2%
-Widowed	1,386	8.4%	21,452	7.7%	349,651	9.3%
-Divorced	1,972	11.9%	28,590	10.3%	376,393	10%
FERTILITY						
Number of women 15 to 50 years old who had a birth in the past 12 months	474	-	9,235	-	99,729	-
Unmarried women (widowed, divorced, and never married)	87	18.4%	2,074	22.5%	28,868	28.9%

Per 1,000 unmarried women	17	-	20	-	25	-
Per 1,000 women 15 to 50 years old	49	-	51	-	48	-
Per 1,000 women 15 to 19 years old	-	-	7	-	7	-
Per 1,000 women 20 to 34 years old	62	-	69	-	79	-
Per 1,000 women 35 to 50 years old	50	-	40	-	33	-
GRANDPARENTS						
Number of grandparents living with own grandchildren under 18 years	1,184	-	15,097	-	192,170	-
Grandparents responsible for grandchildren	246	20.8%	3,515	23.3%	47,152	24.5%
Years responsible for grandchildren						
Less than 1 year	-	-	533	3.5%	7,617	4%
1 or 2 years	41	3.5%	749	5%	10,019	5.2%
3 or 4 years	19	1.6%	805	5.3%	9,077	4.7%
5 or more years	186	15.7%	1,428	9.5%	20,439	10.6%
Number of grandparents responsible for own grandchildren under 18 years	246	-	3,515	-	47,152	-
Who are female	175	71.1%	2,313	65.8%	30,973	65.7%
Who are married	120	48.8%	1,941	55.2%	30,209	64.1%
SCHOOL ENROLLMENT						
Population 3 years and over enrolled in school	9,791	-	151,620	-	2,221,322	-
Nursery school, preschool	568	5.8%	14,307	9.4%	168,589	7.6%
Kindergarten	456	4.7%	7,707	5.1%	109,189	4.9%
Elementary school (grades 1-8)	3,845	39.3%	55,612	36.7%	881,804	39.7%
High school (grades 9-12)	1,745	17.8%	26,028	17.2%	472,232	21.3%
College or graduate school	3,177	32.4%	47,966	31.6%	589,508	26.5%
EDUCATIONAL ATTAINMENT						
Population 25 years and over	28,887	-	475,270	-	6,129,542	-
Less than 9th grade	2,874	9.9%	42,836	9%	303,217	4.9%
9th to 12th grade, no diploma	2,388	8.3%	32,387	6.8%	337,896	5.5%
High school graduate (includes equivalency)	9,716	33.6%	122,015	25.7%	1,683,568	27.5%
Some college, no degree	4,972	17.2%	62,911	13.2%	1,019,736	16.6%
Associate's degree	1,371	4.7%	20,909	4.4%	401,069	6.5%
Bachelor's degree	5,492	19.0%	121,756	25.6%	1,457,910	23.8%
Graduate or professional degree	2,074	7.2%	72,456	15.2%	926,146	15.1%
High school graduate or higher	23,625	81.8%	400,047	84.2%	5,488,429	89.5%
Bachelor's degree or higher	7,566	26.2%	194,212	40.9%	2,384,056	38.9%
VETERAN STATUS						
Civilian population 18 years and over	32,720	-	530,748	-	6,900,026	-
Civilian veterans	1,051	3.2%	12,172	2.3%	333,835	4.8%
DISABILITY STATUS OF THE CIVILIAN NON-INSTITUTIONALIZED POPULATION						

Total Civilian Non-institutionalized Population	39,996	-	664,118	-	8,776,839	-
With a disability	3,882	9.7%	61,196	9.2%	913,681	10.4%
Under 18 years	8,836	-	137,496	-	1,968,815	-
With a disability	376	4.3%	4,741	3.4%	68,380	3.5%
18 to 64 years	25,986	-	452,061	-	5,470,360	-
With a disability	1,921	7.4%	30,793	6.8%	422,078	7.7%
65 years and over	5,174	-	74,561	-	1,337,664	-
With a disability	1,585	30.6%	25,662	34.4%	423,223	31.6%
RESIDENCE 1 YEAR AGO						
Population 1 year and over	41,088	-	659,336	-	8,786,172	-
Same house	37,102	90.3%	570,359	86.5%	7,894,929	89.9%
Different house in the U.S.	3,420	8.3%	76,986	11.7%	824,733	9.4%
Same county	1,854	4.5%	48,047	7.3%	473,854	5.4%
Different county	1,566	3.8%	28,939	4.4%	350,879	4%
Same state	686	1.7%	9,941	1.5%	208,354	2.4%
Different state	880	2.1%	18,998	2.9%	142,525	1.6%
Abroad	566	1.4%	11,991	1.8%	66,510	0.8%
PLACE OF BIRTH						
Total population	41,567	-	668,631	-	8,881,845	-
Native	23,494	56.5%	382,633	57.2%	6,913,785	77.8%
Born in United States	22,055	53.1%	357,802	53.5%	6,701,634	75.5%
State of residence	18,221	43.8%	243,005	36.3%	4,651,781	52.4%
Different state	3,834	9.2%	114,797	17.2%	2,049,853	23.1%
Born in Puerto Rico, U.S. Island areas, or born abroad to American parent(s)	1,439	3.5%	24,831	3.7%	212,151	2.4%
Foreign born	18,073	43.5%	285,998	42.8%	1,968,060	22.2%
U.S. CITIZENSHIP STATUS						
Foreign-born population	18,073	-	285,998	-	1,968,060	-
Naturalized U.S. citizen	9,422	52.1%	136,129	47.6%	1,098,338	55.8%
Not a U.S. citizen	8,651	47.9%	149,869	52.4%	869,722	44.2%
YEAR OF ENTRY						
Population born outside the United States	19,512	-	310,829	-	2,180,211	-
Native	1,439	-	24,831	-	212,151	-
Entered 2010 or later	323	22.4%	3,425	13.8%	31,782	15%
Entered before 2010	1,116	77.6%	21,406	86.2%	180,369	85%
Foreign born	18,073	-	285,998	-	1,968,060	-
Entered 2010 or later	2,932	16.2%	69,111	24.2%	343,553	17.5%
Entered before 2010	15,141	83.8%	216,887	75.8%	1,624,507	82.5%
WORLD REGION OF BIRTH OF FOREIGN BORN						

Foreign-born population, excluding population born at sea	18,073	-	285,998	-	1,968,048	-
Europe	4,146	22.9%	23,318	8.2%	294,789	15%
Asia	1,599	8.8%	81,148	28.4%	642,302	32.6%
Africa	594	3.3%	18,397	6.4%	108,534	5.5%
Oceania	-	-	528	0.2%	3,356	0.2%
Latin America	11,657	64.5%	161,394	56.4%	903,388	45.9%
Northern America	77	0.4%	1,213	0.4%	15,679	0.8%
LANGUAGE SPOKEN AT HOME						
Population 5 years and over	39,044	-	621,585	-	8,360,161	-
English only	14,343	36.7%	253,498	40.8%	5,769,902	69%
Language other than English	24,701	63.3%	368,087	59.2%	2,590,259	31%
Speak English less than "very well"	11,204	28.7%	153,615	24.7%	1,012,899	12.1%
Spanish	16,184	41.5%	237,816	38.3%	1,356,058	16.2%
Speak English less than "very well"	7,663	19.6%	107,668	17.3%	592,567	7.1%
Other Indo-European languages	6,563	16.8%	66,004	10.6%	689,118	8.2%
Speak English less than "very well"	2,668	6.8%	21,422	3.4%	228,268	2.7%
Asian and Pacific Islander languages	1,299	3.3%	43,870	7.1%	402,318	4.8%
Speak English less than "very well"	668	1.7%	15,876	2.6%	153,043	1.8%
Other languages	655	1.7%	20,397	3.3%	142,765	1.7%
Speak English less than "very well"	205	0.5%	8,649	1.4%	39,021	0.5%
ANCESTRY						
Total population	41,567	-	668,631	-	8,881,845	-
American	1,425	3.4%	16,759	2.5%	337,457	3.8%
Arab	837	2.0%	18,026	2.7%	101,002	1.1%
Czech	104	0.3%	877	0.1%	24,295	0.3%
Danish	16	-	436	0.1%	16,747	0.2%
Dutch	75	0.2%	2,092	0.3%	90,734	1%
English	494	1.2%	9,917	1.5%	414,757	4.7%
French (except Basque)	201	0.5%	4,455	0.7%	101,984	1.1%
French Canadian	73	0.2%	798	0.1%	21,414	0.2%
German	1,133	2.7%	24,139	3.6%	906,811	10.2%
Greek	36	0.1%	2,880	0.4%	63,446	0.7%
Hungarian	66	0.2%	2,255	0.3%	94,848	1.1%
Irish	2,940	7.1%	39,630	5.9%	1,212,172	13.6%
Italian	3,859	9.3%	48,488	7.3%	1,391,871	15.7%
Lithuanian	142	0.3%	1,232	0.2%	31,010	0.3%
Norwegian	15	-	1,091	0.2%	41,565	0.5%
Polish	2,156	5.2%	20,399	3.1%	490,520	5.5%
Portuguese	3,958	9.5%	6,388	1%	76,968	0.9%

Russian	62	0.1%	6,770	1%	164,548	1.9%
Scotch-Irish	185	0.4%	1,167	0.2%	32,913	0.4%
Scottish	546	1.3%	2,812	0.4%	89,295	1%
Slovak	22	0.1%	867	0.1%	33,815	0.4%
Sub-Saharan African	421	1.0%	8,544	1.3%	101,126	1.1%
Swedish	69	0.2%	1,575	0.2%	50,106	0.6%
Swiss	-	-	565	0.1%	15,415	0.2%
Ukrainian	132	0.3%	2,795	0.4%	66,472	0.7%
Welsh	63	0.2%	722	0.1%	31,067	0.3%
West Indian (excluding Hispanic origin groups)	243	0.6%	9,745	1.5%	163,803	1.8%
COMPUTERS AND INTERNET USE						
Total households	13,581	-	255,429	-	3,213,362	-
With a computer	12,409	91.4%	229,156	89.7%	2,896,471	90.1%
With a broadband Internet subscription	11,619	85.6%	213,088	83.4%	2,702,008	84.1%

1.25 U.S. Census - American Community Survey, Social Characteristics

The U.S. Census Bureau's 2019 American Community Survey detailing social characteristics confirms much of the previously detailed data from the 2010 decennial census. Almost three-quarters (74.9%) of Kearny's households are occupied by families, in comparison with 62.2% of households at the county level and 69.2% of households at the state level. Conversely, non-family households in Kearny accounted for just 25.1% of all households, compared to 37.8% of households at the county level and 30.8% of households at the state level. Householders living alone accounted for 20% of all households in Kearny, compared to 28% at the county level and 25.8% at the state level. Households with one or more people under 18 years of age account for 36.9% of households in Kearny, compared to 31.4% at the county level and 33% at the state level. The average household size in Kearny was 2.94 compared to 2.59 for Hudson County and 2.71 for the state. The average family size in Kearny was 3.37, compared to 3.19 for the county and 3.28 for the state. Children accounted for 34% of the population in households in Kearny, compared to 27.8% for the county and 32.1% for the state.

Educational attainment showed some remarkable statistics worth noting. Approximately 9.9% of Kearny's adult population (25 years old or older) had less than a 9th grade education, compared to 9% at the county level and 4.9% for the state. Conversely, 19% of adults (25+) had a bachelor's degree in Kearny, compared to 25.6% at the county level and 23.8% at the state level. Those with graduate or professional degrees accounted for just 7.2% of the adult population in Kearny, compared to 15.2% for the county and 15.1% for the state.

The place of birth for Kearny's residents was also remarkable and worth noting. Approximately 53.1% of Kearny residents were born in the United States, compared to 53.5% for the county and 75.5% of residents in the state. Conversely, Kearny's foreign born population was 43.5%, compared to 42.8% for the county and 22.2% for the state. Of the foreign born population, 11,657 residents (64.5% of foreign born) come from Latin America.

Finally, another remarkable statistic was that 36.7% of Kearny residents speak only English at home, in comparison with 40.8% of residents at the county level and 69% of residents at the state level. Conversely, 63.3% of Kearny residents speak a language other than English at home, compared to 59.2% of residents at the county level and 31% of residents at the state level.

Approximately 16,184 (41.5%) residents speak Spanish at home, compared to 38.3% of county residents and 16.2% of state residents. Approximately 19.6% of Kearny residents report speaking English less than "very well", compared to 17.3% of county residents and 7.1% of state residents.

EXHIBIT 1.26 - 2019 AMERICAN COMMUNITY SURVEY	Kearny		Hudson County		New Jersey	
HOUSING CHARACTERISTICS	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total housing units	14,560	-	279,662	-	3,605,401	-
Occupied housing units	13,581	93.3%	255,429	91.3%	3,213,362	89.1%
Vacant housing units	979	6.7%	24,233	8.7%	392,039	10.9%
Homeowner vacancy rate	2	-	2	-	2	-
Rental vacancy rate	4	-	5	-	5	-
UNITS IN STRUCTURE						
Total housing units	14,560	-	279,662	-	3,605,401	-
1-unit, detached (i.e. single family home)	4,371	30%	26,756	9.6%	1,931,259	53.6%
1-unit, attached (i.e. townhouse or row house)	572	3.9%	15,194	5.4%	342,782	9.5%
2 units (i.e. two family or "duplex")	4,813	33.1%	63,510	22.7%	334,136	9.3%
3 or 4 units (i.e. Multiple dwelling)	1,930	13.3%	39,211	14%	230,589	6.4%
5 to 9 units (i.e.	1,123	7.7%	31,662	11.3%	172,006	4.8%
10 to 19 units	794	5.5%	21,967	7.9%	178,166	4.9%
20 or more units	931	6.4%	80,828	28.9%	381,627	10.6%
Mobile home	26	0.2%	427	0.2%	34,236	0.9%
Boat, RV, van, etc.	-	0%	107	0%	600	0%
YEAR STRUCTURE BUILT						
Total housing units	14,560	-	279,662	-	3,605,401	-
Built 2014 or later	82	0.6%	5,060	1.8%	36,833	1%
Built 2010 to 2013	24	0.2%	6,656	2.4%	58,133	1.6%
Built 2000 to 2009	433	3%	32,834	11.7%	331,184	9.2%
Built 1990 to 1999	628	4.3%	17,830	6.4%	345,546	9.6%
Built 1980 to 1989	652	4.5%	18,027	6.4%	422,893	11.7%
Built 1970 to 1979	1,263	8.7%	24,343	8.7%	456,230	12.7%
Built 1960 to 1969	1,096	7.5%	27,144	9.7%	487,733	13.5%
Built 1950 to 1959	1,691	11.6%	25,905	9.3%	539,274	15%
Built 1940 to 1949	1,968	13.5%	21,969	7.9%	265,576	7.4%
Built 1939 or earlier	6,723	46.2%	99,894	35.7%	661,999	18.4%

ROOMS						
Total housing units	14,560	-	279,662	-	3,605,401	-
1 room	311	2.1%	14,624	5.2%	85,365	2.4%
2 rooms	228	1.6%	16,369	5.9%	77,564	2.2%
3 rooms	1,388	9.5%	63,164	22.6%	366,244	10.2%
4 rooms	2,874	19.7%	74,552	26.7%	552,606	15.3%
5 rooms	3,814	26.2%	58,999	21.1%	603,535	16.7%
6 rooms	2,685	18.4%	26,421	9.4%	580,041	16.1%
7 rooms	1,333	9.2%	9,924	3.5%	448,253	12.4%
8 rooms	896	6.2%	6,009	2.1%	373,406	10.4%
9 rooms or more	1,031	7.1%	9,600	3.4%	518,387	14.4%
Median rooms	5	-	4	-	6	-
BEDROOMS						
Total housing units	14,560	-	279,662	-	3,605,401	-
No bedroom	320	2.2%	15,987	5.7%	91,870	2.5%
1 bedroom	2,043	14%	76,041	27.2%	502,200	13.9%
2 bedrooms	5,412	37.2%	102,989	36.8%	938,806	26%
3 bedrooms	5,093	35%	66,409	23.7%	1,176,287	32.6%
4 bedrooms	1,184	8.1%	12,277	4.4%	697,540	19.3%
5 or more bedrooms	508	3.5%	5,959	2.1%	198,698	5.5%
HOUSING TENURE						
Occupied housing units	13,581	-	255,429	-	3,213,362	-
Owner-occupied	6,407	47.2%	80,382	31.5%	2,054,413	63.9%
Renter-occupied	7,174	52.8%	175,047	68.5%	1,158,949	36.1%
Average household size of owner-occupied unit	3.07	-	2.73	-	2.81	-
Average household size of renter-occupied unit	2.83	-	2.52	-	2.52	-
YEAR HOUSEHOLDER MOVED INTO UNIT						
Occupied housing units	13,581	-	255,429	-	3,213,362	-
Moved in 2017 or later	427	3.1%	14,510	5.7%	117,923	3.7%
Moved in 2015 to 2016	1,349	9.9%	36,146	14.2%	320,767	10%
Moved in 2010 to 2014	3,651	26.9%	87,589	34.3%	834,074	26%
Moved in 2000 to 2009	4,371	32.2%	64,533	25.3%	926,895	28.8%
Moved in 1990 to 1999	1,553	11.4%	26,158	10.2%	491,426	15.3%
Moved in 1989 and earlier	2,230	16.4%	26,493	10.4%	522,277	16.3%
VEHICLES AVAILABLE						
Occupied housing units	13,581	-	255,429	-	3,213,362	-
No vehicles available	1,657	12.2%	82,261	32.2%	367,761	11.4%
1 vehicle available	5,384	39.6%	114,515	44.8%	1,095,623	34.1%
2 vehicles available	4,460	32.8%	44,709	17.5%	1,158,789	36.1%

3 or more vehicles available	2,080	15.3%	13,944	5.5%	591,189	18.4%
HOUSE HEATING FUEL						
Occupied housing units	13,581	-	255,429	-	3,213,362	-
Utility gas	11,257	82.9%	181,622	71.1%	2,411,472	75%
Bottled, tank, or LP gas	262	1.9%	5,479	2.1%	63,138	2%
Electricity	936	6.9%	51,843	20.3%	408,397	12.7%
Fuel oil, kerosene, etc.	1,035	7.6%	12,156	4.8%	284,056	8.8%
Coal or coke	-	0%	158	0.1%	1,322	0%
Wood	-	0%	19	0%	13,422	0.4%
Solar energy	5	0%	130	0.1%	3,100	0.1%
Other fuel	46	0.3%	1,223	0.5%	13,453	0.4%
No fuel used	40	0.3%	2,799	1.1%	15,002	0.5%
HOUSING CHARACTERISTICS	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Occupied housing units	13,581	-	255,429	-	3,213,362	-
Lacking complete plumbing facilities	9	0.1%	1,008	0.4%	8,925	0.3%
Lacking complete kitchen facilities	153	1.1%	3,674	1.4%	24,392	0.8%
No telephone service available	255	1.9%	5,653	2.2%	55,006	1.7%
OCCUPANTS PER ROOM						
Occupied housing units	13,581	-	255,429	-	3,213,362	-
1.00 or less	13,013	95.8%	236,375	92.5%	3,112,367	96.9%
1.01 to 1.50	420	3.1%	12,418	4.9%	67,606	2.1%
1.51 or more	148	1.1%	6,636	2.6%	33,389	1%
VALUE						
Owner-occupied units	6,407	-	80,382	-	2,054,413	-
Less than $50,000	187	2.9%	2,076	2.6%	54,687	2.7%
$50,000 to $99,999	65	1%	1,092	1.4%	61,200	3%
$100,000 to $149,999	131	2%	2,599	3.2%	118,727	5.8%
$150,000 to $199,999	412	6.4%	4,954	6.2%	202,556	9.9%
$200,000 to $299,999	1,889	29.5%	17,110	21.3%	471,085	22.9%
$300,000 to $499,999	3,150	49.2%	30,670	38.2%	684,977	33.3%
$500,000 to $999,999	540	8.4%	17,757	22.1%	389,877	19%
$1,000,000 or more	33	0.5%	4,124	5.1%	71,304	3.5%
Median (dollars)	$323,400	-	$364,100	-	$327,900	-
MORTGAGE STATUS						
Owner-occupied units	6,407	-	80,382	80,382	2,054,413	-
Housing units with a mortgage	4,022	62.8%	55,074	68.5	1,383,992	67.4%
Housing units without a mortgage	2,385	37.2%	25,308	31.5	670,421	32.6%
SELECTED MONTHLY OWNER COSTS (SMOC)						
Housing units with a mortgage	4,022	-	55,074	-	1,383,992	-

Less than $500	16	0.4%	48	0.1%	2,769	0.2%
$500 to $999	69	1.7%	904	1.6%	38,435	2.8%
$1,000 to $1,499	239	5.9%	3,425	6.2%	150,933	10.9%
$1,500 to $1,999	694	17.3%	7,657	13.9%	258,409	18.7%
$2,000 to $2,499	953	23.7%	10,398	18.9%	274,718	19.8%
$2,500 to $2,999	1,021	25.4%	11,089	20.1%	231,848	16.8%
$3,000 or more	1,030	25.6%	21,553	39.1%	426,880	30.8%
Median (dollars)	$2,520	-	$2,730	-	$2,439	-
Housing units without a mortgage	2,385	-	25,308	-	670,421	-
Less than $250	45	1.9%	575	2.3%	12,057	1.8%
HOUSING CHARACTERISTICS						
$250 to $399	64	2.7%	658	2.6%	18,523	2.8%
$400 to $599	61	2.6%	1,415	5.6%	51,107	7.6%
$600 to $799	124	5.2%	2,848	11.3%	100,531	15%
$800 to $999	421	17.7%	4,055	16%	133,732	19.9%
$1,000 or more	1,670	70%	15,757	62.3%	354,471	52.9%
Median (dollars)	$1,201	-	$1,136	-	$1,031	-
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)						
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	4,011	-	54,651	-	1,378,230	-
Less than 20.0 percent	1,097	27.3%	17,045	31.2%	471,840	34.2%
20.0 to 24.9 percent	798	19.9%	7,860	14.4%	228,188	16.6%
25.0 to 29.9 percent	489	12.2%	5,879	10.8%	170,651	12.4%
30.0 to 34.9 percent	368	9.2%	4,472	8.2%	119,695	8.7%
35.0 percent or more	1,259	31.4%	19,395	35.5%	387,856	28.1%
Not computed	11	-	423	-	5,762	-
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	2,377	-	25,111	-	663,920	-
Less than 10.0 percent	449	18.9%	6,032	24%	167,667	25.3%
10.0 to 14.9 percent	395	16.6%	4,583	18.3%	131,151	19.8%
15.0 to 19.9 percent	331	13.9%	2,791	11.1%	89,209	13.4%
20.0 to 24.9 percent	141	5.9%	2,030	8.1%	61,267	9.2%
25.0 to 29.9 percent	137	5.8%	1,851	7.4%	43,702	6.6%
30.0 to 34.9 percent	253	10.6%	1,217	4.8%	32,322	4.9%
35.0 percent or more	671	28.2%	6,607	26.3%	138,602	20.9%
Not computed	8	-	197	-	6,501	-
GROSS RENT						
Occupied units paying rent	6,937	-	172,264	-	1,121,152	-
Less than $500	190	2.7%	13,595	7.9%	88,733	7.9%
$500 to $999	1,230	17.7%	30,944	18%	200,807	17.9%

$1,000 to $1,499	4,006	57.7%	60,487	35.1%	445,226	39.7%
$1,500 to $1,999	1,251	18%	31,165	18.1%	231,700	20.7%
$2,000 to $2,499	219	3.2%	13,302	7.7%	88,979	7.9%
$2,500 to $2,999	35	0.5%	10,918	6.3%	36,268	3.2%
$3,000 or more	6	0.1%	11,853	6.9%	29,439	2.6%
Median (dollars)	$1,243	-	$1,340	-	$1,295	-
No rent paid	237	-	2,783	-	37,797	-
HOUSING CHARACTERISTICS						
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)						
Occupied units paying rent (excluding units where GRAPI cannot be computed)	6,780	-	168,169	-	1,097,204	-
Less than 15.0 percent	791	11.7%	24,346	14.5%	130,483	11.9%
15.0 to 19.9 percent	850	12.5%	23,430	13.9%	132,227	12.1%
20.0 to 24.9 percent	1,017	15%	22,496	13.4%	135,268	12.3%
25.0 to 29.9 percent	606	8.9%	19,085	11.3%	125,564	11.4%
30.0 to 34.9 percent	776	11.4%	15,965	9.5%	100,323	9.1%
35.0 percent or more	2,740	40.4%	62,847	37.4%	473,339	43.1%
Not computed	394	-	6,878	-	61,745	-

1.27 U.S. Census - American Community Survey, Housing Characteristics

The U.S. Census Bureau's 2019 American Community Survey detailing housing characteristics provides incredibly rich detail about Kearny's housing data. The percentage of Kearny's housing stock that is occupied is 93.3%, more than either Hudson County (91.3%) or the State of New Jersey (89.1%). Conversely, vacant housing units account for 6.7% of Kearny's housing stock, compared to 8.7% for the county and 10.9% for the state.

There were 4,371 single family detached homes, which account for 30% of the housing stock, compared to 9.6% of housing for the county and 53.6% of housing for the state. There are 4,813 two-family homes or "duplexes" which account for 33.1% of all housing. By comparison, duplexes account for 22.7% of the county's housing stock and just 9.3% of the housing stock in the state. There are 1,930 three to four family residential structures, which account for 13.3% of all residential properties, compared to 14% at the county level and just 6.4% of housing stock at the state level.

Approximately 6,723 (46.2%) of Kearny's housing units were built before 1939, in comparison which is a much larger percentage than either the county (35.7%) or the state (18.4%). The largest plurality of housing units have two bedrooms (37.2%) which is similar to that of the county, but less than the average for the state.

There were 6,407 owner occupied housing units in Kearny. The median household value was reported as $323,400 which was less than the median value of $364,100 reported for the county and the median value of $327,900 reported by the state. Approximately 4,022 households in Kearny reported having a mortgage. The median monthly mortgage cost in Kearny was $2,520

compared to the median for the county of $2,730 and the median of $2,439 for the state. The largest percentage of mortgagees (1,259) or (31.4%) reported paying 35 percent or more of their household income on ownership costs, compared to 35.5% of mortgagees for Hudson County and 28.1% for the state.

There were 6,937 occupied units that paid rent in Kearny. The median value of rent in Kearny in 2019 was $1,243 compared to $2,783 for Hudson County and $1,295 for the state. The largest percentage of renters in Kearny, 2,740 households (40.4%), paid 35 percent of their household income on rent. By comparison, 37.4% of renters in the county and 43.1% of renters in the state paid more than 35 percent of their incomes on rent.

Overall, the vast majority of Kearny's housing stock is occupied. Only thirty percent of residents live in a single family home. The majority of Kearny's housing stock is older (built before 1939) as compared to both the county and state. Kearny's housing values are lower than both the county and state. However, a majority of residents are "housing burdened," meaning they spend more than 35 percent of their household income on housing costs.

EXHIBIT 1.28 - 2019 AMERICAN COMMUNITY SURVEY	Kearny		Hudson County		New Jersey	
ECONOMIC CHARACTERISTICS	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Population 16 years and over	33,677	-	544,263	-	7,142,175	-
In labor force	22,064	65.5%	375,306	69%	4,684,112	65.6%
Civilian labor force	22,064	65.5%	375,081	68.9%	4,675,686	65.5%
Employed	20,825	61.8%	352,378	64.7%	4,390,602	61.5%
Unemployed	1,239	3.7%	22,703	4.2%	285,084	4%
Armed Forces	-	0%	225	0%	8,426	0.1%
Not in labor force	11,613	34.5%	168,957	31%	2,458,063	34.4%
Civilian labor force	22,064	-	375,081	-	4,675,686	-
Unemployment Rate	-	5.6%	-	6.1%	-	6.1%
Females 16 years and over	16,353	-	275,064	-	3,693,603	-
In labor force	10,180	62.3%	171,336	62.3%	2,220,171	60.1%
Civilian labor force	10,180	62.3%	171,267	62.3%	2,219,035	60.1%
Employed	9,504	58.1%	159,472	58%	2,083,264	56.4%
Own children of the householder under 6 years	2,866	-	53,169	-	608,682	-
All parents in family in labor force	2,063	72%	34,806	65.5%	410,163	67.4%
Own children of the householder 6 to 17 years	5,707	-	78,962	-	1,296,496	-
All parents in family in labor force	4,338	76%	54,741	69.3%	943,679	72.8%
COMMUTING TO WORK						
Workers 16 years and over	20,352	-	345,277	-	4,303,118	-
Car, truck, or van -- drove alone	13,580	66.7%	128,431	37.2%	3,071,526	71.4%
Car, truck, or van -- carpooled	1,806	8.9%	25,966	7.5%	344,699	8%

Public transportation (excluding taxicab)	2,867	14.1%	145,233	42.1%	494,549	11.5%
Walked	931	4.6%	27,523	8%	125,663	2.9%
Other means	833	4.1%	7,563	2.2%	78,251	1.8%
Worked at home	335	1.6	10,561	3.1%	188,430	4.4%
Mean travel time to work (minutes)	31	-	36	-	32	-
OCCUPATION						
Civilian employed population 16 years and over	20,825	-	352,378	-	4,390,602	-
Management, business, science, and arts occupations	5,738	27.6%	143,998	40.9%	1,860,424	42.4%
Service occupations	4,135	19.9%	62,756	17.8%	714,830	16.3%
Sales and office occupations	4,381	21%	73,093	20.7%	999,943	22.8%
Natural resources, construction, and maintenance occupations	2,232	10.7%	21,545	6.1%	313,388	7.1%
Production, transportation, and material moving occupations	4,339	20.8%	50,986	14.5%	502,017	11.4%
INDUSTRY						
Civilian employed population 16 years and over	20,825	-	352,378	-	4,390,602	-
Agriculture, forestry, fishing and hunting, and mining	-	0%	254	0.1%	14,060	0.3%
Construction	1,794	8.6%	17,586	5%	254,856	5.8%
Manufacturing	2,050	9.8%	24,341	6.9%	359,849	8.2%
Wholesale trade	956	4.6%	12,633	3.6%	149,359	3.4%
Retail trade	2,240	10.8%	36,308	10.3%	483,359	11%
Transportation and warehousing, and utilities	2,432	11.7%	28,101	8%	264,780	6%
Information	414	2%	11,918	3.4%	122,369	2.8%
Finance and insurance, and real estate and rental and leasing	1,048	5%	39,821	11.3%	371,275	8.5%
Professional, scientific, and management, and administrative and waste management services	2,243	10.8%	55,776	15.8%	585,869	13.3%
Educational services, and health care and social assistance	4,158	20%	66,535	18.9%	1,045,599	23.8%
Arts, entertainment, and recreation, and accommodation and food services	1,583	7.6%	32,771	9.3%	360,170	8.2%
Other services, except public administration	1,293	6.2%	15,731	4.5%	194,399	4.4%
Public administration	614	2.9%	10,603	3%	184,658	4.2%
CLASS OF WORKER						
Civilian employed population 16 years and over	20,825	-	352,378	-	4,390,602	-
Private wage and salary workers	17,319	83.2%	299,934	85.1%	3,592,273	81.8%
Government workers	2,346	11.3%	36,073	10.2%	585,858	13.3%
Self-employed in own not incorporated business workers	1,134	5.4%	16,057	4.6%	206,307	4.7%
Unpaid family workers	26	0.1%	314	0.1%	6,164	0.1%
INCOME AND BENEFITS (IN 2018 INFLATION-ADJUSTED DOLLARS)						
Total households	13,581	-	255,429	-	3,213,362	-

Less than $10,000	594	4.4%	19,382	7.6%	165,332	5.1%
$10,000 to $14,999	350	2.6%	11,582	4.5%	106,777	3.3%
$15,000 to $24,999	1,137	8.4%	21,939	8.6%	239,248	7.4%
$25,000 to $34,999	939	6.9%	20,305	7.9%	228,906	7.1%
$35,000 to $49,999	2,002	14.7%	27,753	10.9%	313,308	9.8%
$50,000 to $74,999	2,602	19.2%	39,025	15.3%	479,792	14.9%
$75,000 to $99,999	1,885	13.9%	28,439	11.1%	389,646	12.1%
$100,000 to $149,999	2,302	17%	38,179	14.9%	563,372	17.5%
$150,000 to $199,999	1,132	8.3%	20,430	8%	310,244	9.7%
$200,000 or more	638	4.7%	28,395	11.1%	416,737	13%
Median household income (dollars)	$67,348	-	$66,289	-	$79,363	-
Mean household income (dollars)	$81,469	-	$97,596	-	$110,140	-
With earnings	11,470	84.5%	213,278	83.5%	2,562,432	79.7%
Mean earnings (dollars)	$81,867	-	$105,031	-	$114,494	-
With Social Security	3,676	27.1%	56,063	21.9%	990,709	30.8%
Mean Social Security income (dollars)	$19,448	-	$16,577	-	$21,005	-
With retirement income	1,886	13.9%	25,383	9.9%	582,809	18.1%
Mean retirement income (dollars)	$21,677	-	$21,716	-	$29,392	-
With Supplemental Security Income	657	4.8%	13,097	5.1%	142,818	4.4%
Mean Supplemental Security Income (dollars)	$9,123	-	$8,873	-	$10,335	-
With cash public assistance income	245	1.8%	7,289	2.9%	68,266	2.1%
Mean cash public assistance income (dollars)	$2,296	-	$2,738	-	$3,270	-
With Food Stamp/SNAP benefits in the past 12 months	1,615	11.9%	39,728	15.6%	290,079	9%
Families	10,173	-	158,774	-	2,222,368	-
Less than $10,000	271	2.7%	7,264	4.6%	66,688	3%
$10,000 to $14,999	192	1.9%	5,327	3.4%	40,789	1.8%
$15,000 to $24,999	706	6.9%	13,352	8.4%	110,575	5%
$25,000 to $34,999	666	6.5%	13,706	8.6%	128,302	5.8%
$35,000 to $49,999	1,444	14.2%	18,481	11.6%	191,084	8.6%
$50,000 to $74,999	2,038	20%	25,257	15.9%	309,742	13.9%
$75,000 to $99,999	1,392	13.7%	18,145	11.4%	283,103	12.7%
$100,000 to $149,999	1,980	19.5%	24,455	15.4%	452,650	20.4%
$150,000 to $199,999	914	9%	13,171	8.3%	267,313	12%
$200,000 or more	570	5.6%	19,616	12.4%	372,122	16.7%
Median family income (dollars)	$71,173	-	$70,412	-	$98,047	-
Mean family income (dollars)	$87,662	-	$104,975	-	$129,025	-
Per capita income (dollars)	$27,328	-	$38,147	-	$40,895	-
Non-family households	3,408	-	96,655	-	990,994	-
Median non-family income (dollars)	$43,260	-	$52,940	-	$43,034	-

Mean non-family income (dollars)	$55,002	-	$80,024	-	$63,080	-
Median earnings for workers (dollars)	$34,842	-	$40,433	-	$41,812	-
Median earnings for male full-time, year-round workers (dollars)	$48,208	-	$56,069	-	$65,051	-
Median earnings for female full-time, year-round workers (dollars)	$43,065	-	$51,420	-	$52,662	-
HEALTH INSURANCE COVERAGE						
Civilian noninstitutionalized population	39,996	-	664,118	-	8,776,839	-
With health insurance coverage	34,392	86%	570,359	85.9%	8,033,794	91.5%
With private health insurance	24,050	60.1%	394,129	59.3%	6,328,839	72.1%
With public coverage	13,605	34%	217,291	32.7%	2,686,456	30.6%
No health insurance coverage	5,604	14%	93,759	14.1%	743,045	8.5%
Civilian noninstitutionalized population under 19 years	9,348	-	143,983	-	2,081,741	-
No health insurance coverage	614	6.6%	8,108	5.6%	83,172	4%
Civilian noninstitutionalized population 19 to 64 years	25,474	-	445,574	-	5,357,434	-
In labor force:	20,842	-	358,245	-	4,298,527	-
Employed:	19,674	-	337,184	-	4,046,315	-
With health insurance coverage	16,169	82.2%	278,921	82.7%	3,609,193	89.2%
With private health insurance	14,282	72.6%	246,034	73%	3,342,447	82.6%
With public coverage	2,171	11%	36,821	10.9%	327,658	8.1%
No health insurance coverage	3,505	17.8%	58,263	17.3%	437,122	10.8%
Unemployed:	1,168	-	21,061	-	252,212	-
With health insurance coverage	870	74.5%	13,786	65.5%	186,474	73.9%
With private health insurance	519	44.4%	7,813	37.1%	119,903	47.5%
With public coverage	402	34.4%	6,429	30.5%	72,787	28.9%
No health insurance coverage	298	25.5%	7,275	34.5%	65,738	26.1%
Not in labor force:	4,632	-	87,329	-	1,058,907	-
With health insurance coverage	3,679	79.4%	69,205	79.2%	917,630	86.7%
With private health insurance	2,318	50%	39,350	45.1%	621,381	58.7%
With public coverage	1,627	35.1%	32,909	37.7%	363,707	34.3%
No health insurance coverage	953	20.6%	18,124	20.8%	141,277	13.3%
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL						
All families	-	8.7%	-	13%	-	7.6%
With related children of the householder under 18 years	-	12.7%	-	19.5%	-	11.9%
With related children of the householder under 5 years only	-	7.3%	-	11.6%	-	10.6%
Married couple families	-	4.2%	-	7.3%	-	3.7%
With related children of the householder under 18 years	-	4.3%	-	9.9%	-	4.9%
With related children of the householder under 5 years only	-	2.4%	-	4.6%	-	3.8%

Families with female householder, no husband present	-	22.7%	-	27.5%	-	21.6%
With related children of the householder under 18 years	-	32%	-	38.5%	-	31.5%
With related children of the householder under 5 years only	-	22.8%	-	34.7%	-	35.2%
All people	-	11%	-	16.3%	-	10.4%
Under 18 years	-	15.7%	-	24.2%	-	14.8%
Related children of the householder under 18 years	-	15.6%	-	23.8%	-	14.6%
Related children of the householder under 5 years	-	13.5%	-	20.6%	-	16.5%
Related children of the householder 5 to 17 years	-	16.4%	-	25.5%	-	13.9%
18 years and over	-	9.6%	-	14.3%	-	9.1%
18 to 64 years	-	9.9%	-	13.8%	-	9.3%
65 years and over	-	8.3%	-	16.9%	-	8.3%
People in families	-	9%	-	14.1%	-	8.3%
Unrelated individuals 15 years and over	-	22.8%	-	23.7%	-	21.2%

1.29 U.S. Census - American Community Survey, Economic Characteristics

The U.S. Census Bureau's 2019 American Community Survey on Economic Characteristics details Kearny's adult civilian workforce population which is remarkably similar to the state's labor characteristics, while Hudson County's percentage of adults in the labor force was slightly larger. The workforce participation rate for women and both parents working was higher in Kearny than either the state or county. Kearny's employment rate was slightly higher than both the state and county. Conversely, Kearny's unemployment rate was slightly lower than both the state and county. However, these statistics were developed in 2019 at the height of the economy, before the COVID-19 national pandemic emergency changed everything.

Approximately 20,352 Kearny residents commuted to work in 2019. Over 66.7% of commuters drove alone, which is a larger percentage than the county (37.2%), but smaller than the percentage for the state (71.4%). Over 14.1% of Kearny's workforce commuted using public transportation, which is smaller than the county's rate of 42.1%, but larger than the state's 11.5%. The third most popular way of commuting for Kearny residents was carpooling (8.9%), which was higher than both the county's rate of 7.5% and the state's rate of 8%.

By occupation, the largest category of worker was "Management, business, science and arts" with 27.6% of the workforce, which was smaller than the county's rate of 40.9% and the state's rate of 42.4%. "Sales and office occupations" was second with 19.9% of Kearny residents, compared to 20.7% for the county and 22.8% for the state. Kearny's third largest category of worker showed a difference with county and state. Approximately 20.8% of Kearny's workforce was employed in the "Production, transportation, and material moving occupations," compared to 14.5% for the county and 11.4% for the state.

The single largest industry by number of workers in Kearny, Hudson County and New Jersey was "Educational services, and healthcare and social assistance". Twenty percent of Kearny's workforce was employed in educational services and healthcare, compared to 18.9% for the

county and 23.8% for the state. Tied for second among Kearny residents was "Retail Trade" and "Professional, scientific, and management, and administrative and waste management services", each occupying 10.8% of Kearny's workforce. By comparison, Retail Trade employed approximately 10.3% of the county's workforce and 11% of the state's workforce. Professional services employed approximately 15.8% of the county's workforce and 13.3% of the state's workforce.

Kearny's workforce resembles both the state and county in terms of occupation, industry and class of worker. However, there is an important difference when it comes to income. The percentage of Kearny residents who earn less than $35,000 per year is smaller than both the state and county. The percentage of Kearny residents who earn between $35,000 and $99,999 per year in 2018 inflation adjusted dollars is larger than the rates for both the county and the state. However, Kearny's percentage of residents earning more than $100,000 per year starts to decrease compared to the county and state. The most dramatic difference is for workers earning more than $200,000 per year. The percentage of Kearny residents earning over $200,000 is just 4.7% compared to the county (11.1%) and the state (13%).

The median income for workers in Kearny was $34,842 compared to $40,433 for the county and $41,812 for the state. The median household income for Kearny was $67,348, slightly higher than the county's rate of $66,289, but significantly less than the state's median of $79,363. There is an even a bigger difference when it comes to average household income. Kearny's mean household income was $81,469 compared to the average for the county at $97,596 and the state at $110,140. Thus, income inequality between the town, the county and the state could not be more stark. These statistics have far-reaching ripple effects throughout the economy and housing market.

In 2018, the percentage of families and people whose income fell below the poverty level was 11 among all Kearny residents, compared to 16.3% for Hudson County and 10.4% for the state of New Jersey. Another proxy for income disparity is documented through health insurance coverage. Approximately 86% of Kearny residents have health insurance coverage, compared to 85.9% of Hudson County residents and 91.5% of residents in the state.

1.30 Goals, Objectives, Principles, Assumptions, Policies and Standards

In consideration of the information and data obtained from stakeholder interviews, the public opinion survey, previous planning efforts and an analysis of demographic, economic, housing, and social characteristics from the United States Census Bureau, the town should consider the following broad goals and objectives outlined below. A more detailed list of principles, assumptions, policies, standards and actionable recommendations may be found at the conclusion of the 2.0 Land Use Plan Section.

A. Make all land use planning, zoning and community development decisions in a fair, open and transparent manner, based upon duly adopted ordinances, policies and standards.

B. Devise an efficient and cost effective system of municipal government budgeting which balances the operational and capital needs of the town with the means and ability of local property tax payers and the ratable base in order to keep taxes stable.

C. Protect life, health and safety of residents and the community through the effective administration of public safety services, including police, fire, emergency management, ambulance service, zoning administration and construction code enforcement.

D. Prepare town government and the community for all threats, hazards, vulnerabilities, shocks, stressors and disruptions, including climate change, natural disasters and extreme weather events, such as hurricanes, tropical storms, nor'easters, flooding, sea level rise, heat waves, and secondary events such as blackouts.

E. Support a range of accessible, affordable and safe housing options to meet the current and future needs of Kearny residents of all ages, lifestyles and walks of life.

F. Enact policies, programs and plans which preserve and enhance Kearny's unique history, heritage, culture, landscape and community character (i.e. fabric, scale, style, density and intensity-of-use).

G. Provide a variety of public health, recreation and library services, especially for senior citizens, vulnerable and at-risk populations, which enhance the physical, mental and social wellbeing of residents.

H. Support a diversified local economy which balances the needs of local residents with the needs of local businesses.

I. Protect public health and the environment by supporting federal, state and local policies, projects and programs which improve environmental quality, including clean air, clean water and the remediation and productive reuse of contaminated sites and properties.

J. Provide a variety of quality open space and recreational opportunities and facilities that meet the current and future needs of all Kearny residents within walking distance of their homes.

K. Support a safe and efficient circulation system that provides access and mobility options for all Kearny residents, regardless of age (i.e. from school age children to senior citizens) or mode (i.e. automobile, transit, walking or bicycling).

L. Support and assist Kearny Public Schools and the Board of Education plan for educational facilities that meet the current and future needs of Kearny students.

M. Implement recycling measures to reduce the cost of solid waste disposal and the impact on landfills.

N. Continuously communicate and coordinate with state agencies, regional authorities, public utilities, counties and neighboring municipalities on planning and development matters which may impact Kearny residents, businesses or municipal government.