

**IT'S NOT JUST CAMDEN  
BUT AUDUBON, COLLINGSWOOD,  
GLOUCESTER CITY, LAWNSIDE,  
MAGNOLIA, MERCHANTVILLE,  
MOUNT EPHRAIM, OAKLYN,  
PENNSAUKEN, PENNS GROVE,  
WOODSTOWN AND 21 OTHERS**

**IT'S NOT JUST ATLANTIC CITY,  
BUT PLEASANTVILLE AND SIX OTHERS**

**AND BRIDGETON**

**Why South Jersey Must Organize  
To Change the “Rules of the Game”**

**New Jersey Regional Equity Organizing Project  
Haddonfield, New Jersey  
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by

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# Poor towns pay higher taxes

<b>town</b>	<b>household income as pct of metro <u>household income</u></b>	<b>tax rate as pct of <u>metro rate</u></b>
<b>CAMDEN</b>	<b>45%</b>	<b>141%</b>
<b>AUDUBON</b>	<b>94%</b>	<b>105%</b>
<b>COLLINGSWOOD</b>	<b>82%</b>	<b>121%</b>
<b>GLOUCESTER CITY</b>	<b>70%</b>	<b>101%</b>
<b>LAWNSIDE</b>	<b>86%</b>	<b>116%</b>
<b>MAGNOLIA</b>	<b>83%</b>	<b>126%</b>
<b>MERCHANTVILLE</b>	<b>94%</b>	<b>130%</b>
<b>MOUNT EPHRAIM</b>	<b>85%</b>	<b>125%</b>
<b>OAKLYN</b>	<b>85%</b>	<b>114%</b>
<b>PENNS GROVE</b>	<b>50%</b>	<b>110%</b>
<b>PENNSAUKEN</b>	<b>91%</b>	<b>104%</b>
<b>WOODSTOWN</b>	<b>85%</b>	<b>103%</b>
<b>and 21 others</b>		
<b>ATLANTIC CITY</b>	<b>63%</b>	<b>138%</b>
<b>PLEASANTVILLE</b>	<b>86%</b>	<b>145%</b>
<b>and six others</b>		
<b>BRIDGETON</b>	<b>69%</b>	<b>117%</b>

# Wealthy towns pay lower taxes

<b>town</b>	<b>household income as pct of metro <u>household income</u></b>	<b>tax rate as pct of <u>metro rate</u></b>
<b>CHESTERFIELD</b>	<b>163%</b>	<b>79%</b>
<b>MOORESTOWN</b>	<b>150%</b>	<b>84%</b>
<b>MOUNT LAUREL</b>	<b>121%</b>	<b>86%</b>
<b>SHAMONG</b>	<b>148%</b>	<b>86%</b>
<b>HARRISON</b>	<b>147%</b>	<b>82%</b>
<b>LOGAN</b>	<b>128%</b>	<b>73%</b>
<b>SOUTH HARRISON</b>	<b>130%</b>	<b>83%</b>
<b>WASHINGTON (GL.)</b>	<b>127%</b>	<b>98%</b>
<b>WOOLWICH</b>	<b>160%</b>	<b>80%</b>
<b>PILESGROVE</b>	<b>126%</b>	<b>80%</b>
<b>CHERRY HILL</b>	<b>132%</b>	<b>104%</b>
<b>HADDONFIELD</b>	<b>165%</b>	<b>106%</b>
<b>VOORHEES</b>	<b>130%</b>	<b>112%</b>

*Source: New Jersey Regional Coalition, based on data from Census 2000 and the New Jersey Department of the Treasury*

**IT'S ALL ABOUT  
JOBS AND HOUSING.**

**AFFORDABLE HOUSING  
SHOULD BE LOCATED  
WHERE JOBS ARE GROWING.**

**NEW JERSEY'S  
'RULES OF GAME'  
WORK IN REVERSE.**

**WHERE JOBS GROW,  
FEW AFFORDABLE HOMES.**

**WHERE JOBS VANISH,  
MORE AFFORDABLE HOUSING**

# GREATEST JOB GROWTH IN 1990s

Town	<u>Jobs Added</u>	<u>Subsidized Homes Added</u>
<b>Mount Laurel</b>	<b>11,589</b>	<b>448</b>
<b>Voorhees</b>	<b>7,502</b>	<b>417</b>
<b>Logan/Swedesboro*</b>	<b>5,647</b>	<b>80</b>
<b>Evesham</b>	<b>3,855</b>	<b>61</b>
<b>Egg Harbor Township</b>	<b>3,524</b>	<b>0</b>
<b>Hamilton</b>	<b>2,835</b>	<b>36</b>
<b>Moorestown</b>	<b>2,678</b>	<b>218</b>
<b>Berlin</b>	<b>2,375</b>	<b>0</b>
<b>West Deptford</b>	<b><u>2,290</u></b>	<b><u>0</u></b>
<b>Total – Top Ten</b>	<b>42,295</b>	<b>1,260</b>

**\*Employment growth occurring in a major industrial park located in Logan Township may be incorrectly attributed to Swedesboro Borough because of its Swedesboro post office box.**

*Sources: New Jersey Regional Coalition and New Jersey Future, based on data supplied by the New Jersey Departments of Labor and Community Affairs, supplemented by data compiled by the Fair Share Housing Center.*

# GREATEST JOB LOSS IN 1990s

Town	<u>Jobs Lost</u>	<u>Subsidized Homes Added</u>
<b>Camden</b>	<b>-6,218</b>	<b>7,112</b>
<b>Atlantic City</b>	<b>-5,579</b>	<b>6,721</b>
<b>Pennsauken</b>	<b>-4,199</b>	<b>478</b>
<b>Pennsville</b>	<b>-2,101</b>	<b>99</b>
<b>Bridgeton</b>	<b>-1,712</b>	<b>1,241</b>
<b>Riverside</b>	<b>-1,244</b>	<b>0</b>
<b>Somerdale</b>	<b>-1,210</b>	<b>0</b>
<b>Millville</b>	<b>-1,172</b>	<b>1,084</b>
<b>Stratford</b>	<b>-1,147</b>	<b>0</b>
<b>Haddon</b>	<b><u>-1,102</u></b>	<b><u>100</u></b>
<b>Total – Bottom Ten</b>	<b>-25,264</b>	<b>16,845</b>

*Sources: New Jersey Regional Coalition and New Jersey Future, based on data supplied by the New Jersey Departments of Labor and Community Affairs, supplemented by data compiled by the Fair Share Housing Center.*

**MATCHING  
AFFORDABLE HOUSING  
TO JOB GROWTH:**

**The potential of an *honest*  
“Growth Share” state policy**

**1 of every 10 housing units built  
must be affordable**

**(half for < 80% average income;  
half for < 50% average income)**

**plus**

**1 new affordable housing unit  
for every 30 new jobs created**

**What if “Growth Share”  
had been law in 1990s?**

# GREATEST JOB GROWTH IN 1990s

Town	Subsidized homes actually built <u>under COAH rules</u>	Subsidized homes potentially built <u>under growth share</u>
<b>Mount Laurel</b>	<b>448</b>	<b>960</b>
<b>Voorhees</b>	<b>417</b>	<b>462</b>
<b>Logan/Swedesboro</b>	<b>80</b>	<b>224</b>
<b>Evesham</b>	<b>61</b>	<b>539</b>
<b>Egg Harbor Township</b>	<b>0</b>	<b>394</b>
<b>Hamilton</b>	<b>36</b>	<b>253</b>
<b>Moorestown</b>	<b>218</b>	<b>207</b>
<b>Berlin</b>	<b>0</b>	<b>102</b>
<b>West Deptford</b>	<b><u>0</u></b>	<b><u>143</u></b>
<b>Total – Top Ten</b>	<b>1,260</b>	<b>3,304</b>

*Source: David Rusk's calculations based on Census 2000 housing reports*

***Honest* Growth Share policy would have tripled affordable housing in growing suburban job centers.**

**Current *dishonest* policy:**

**[1] Growth centers can sell back 50% of growth share thru “Regional Contribution Agreement (RCA)” payments to poor cities or to new state “Affordable Housing Fund” (no longer need willing host city)**

**[2] Growth centers can restrict up to 50% for senior citizen housing (probably for their own residents).**

**Bottom line: no affordable homes in suburban growth centers for working families from central cities and older, inner suburbs.**

# Why RCAs are “Blood Money”

## South Jersey RCAs: comparing job trends and percentage of low income pupils (FARM\*)

\*eligible for Free And Reduced-price school Meals

<b>from wealthy <u>suburb</u></b>	<b>housing <u>sold back</u></b>	<b>to poor <u>city</u></b>
<b>Washington</b> + 30% jobs 7% FARM	<b>152 units</b> @\$20,000	<b>Camden</b> - 22% jobs 88% FARM
<b>Florence</b> + 41% jobs 6% FARM	<b>103 units</b> @\$15,000	<b>Pemberton (t)</b> + 4% jobs 29% FARM
<b>Evesham</b> + 28% jobs 3% FARM	<b>52 units</b> @\$20,000	<b>Gloucester City</b> - 15% jobs 36% FARM
<b>Washington</b> + 30% jobs 7% FARM	<b>37 units</b> @\$20,000	<b>Gloucester City</b> - 15% jobs 36% FARM
<b>Mount Laurel</b> + 67% jobs 4% FARM	<b>85 units</b> @\$20,000	<b>Beverly</b> - 32% jobs 50% FARM

**RCAs provide only a fraction  
of the money needed  
to help renovate or build  
affordable *shelter*  
in poverty-impacted cities,  
but result is not  
*opportunity housing*.**

**RCAs literally cement  
poor African American and Latino  
children  
into high-poverty schools  
where most are doomed to fail  
(in spite of extra *Abbott* money).  
They will grow up in cities  
where jobs are vanishing.**

## **Changing “Rules of *this* Game”**

**[1] Repeal Regional Contribution Agreements through legislature or through state courts.**

**[2] Block COAH proposal that up to 50% of Growth Share can be reserved for senior citizens.**

**[3] Require appropriate state agency to buy one-third of any town’s Growth Share homes for very low income working families from unified regional eligibility list (including city and inner suburb residents).**

**[4] Require all Growth Share rental units to accept housing vouchers.**

# **New Jersey's Traditional Tactic: Divide To Block People's Will**

**Divide into 566 "sovereign" towns**

**Divide by race and ethnic group**

**Divide by income class**

**To overcome,  
we must organize  
regional faith-based coalitions,  
joining with other allies,  
to achieve  
real political power  
to change the  
"Rules of the Game."**