



JERSEY CITY, NJ ECONOMIC
DEVELOPMENT CORPORATION
URBAN ENTERPRISE ZONE
5-YEAR STRATEGIC PLAN

Approved by the JCEDC Board of Trustees on
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1 Executive Summary

1.1 Introduction

Jersey City is one of the original 10 municipalities designated by the New Jersey Urban Enterprise Zone Authority as an Urban Enterprise Zone (UEZ) municipality. The UEZ program was created in 1983 to foster an economic climate that revitalizes urban communities and stimulates business growth through tax incentives and other resources for businesses.

When the UEZ legislation and funding was closed in 2011, the Jersey City Economic Development Corporation (JCEDC) lost its primary source of funding. Prior to that it was the largest UEZ program in the State. As a result, the JCEDC greatly reduced its staff and focused on legacy issues, and loan and grant programs funded by the Federal Government.

Since the UEZ program was re-instated, the JCEDC now consists of four full time staff and in the summer of 2024 moved to a permanent office location. Working closely with the evolving policies of the UEZ Administration and its staff, JCEDC has begun to implement some of the goals and activities contained in this document.

Urbanomics and BFJ Planning prepared this document for the Jersey City Economic Development Corporation (JCEDC) in response to legislation passed in August 2021 requiring the adoption of a new 5-Year UEZ Strategic Plan to replace the existing 2010 document. As part of the effort, socioeconomic and quality-of-life data were collected for Jersey City and surrounding areas. The data were augmented by more than 20 interviews with over 45 individual elected and agency officials and representatives of the business and real estate communities.

1.2 Socioeconomic Context and Macro Events

The last 15 years have largely been a success story for Jersey City. Since 2010, the built environment has changed dramatically. Much of Downtown and the Waterfront has filled in, Liberty Harbor has developed further, Journal Square has seen significant growth, and now emerging neighborhoods like Bergen-Lafayette and the West Side (including Bayfront) are moving forward. In addition, as commercial space demands have changed—average space per office worker decreased from 250 square feet to 120 square feet—much of the planned office development shifted to residential. As newcomers moved in, the City’s population increased to 292,000. With the new residents, the City has become significantly safer; since 2010 violent crime has decreased by 55% and property crime fell by 32%. Also, the City has made substantial investments in public parks and plazas, streetscape enhancements, stormwater management, and local transportation upgrades such as bike lanes and on-demand paratransit (Via). These factors combine to make Jersey City a highly livable urban environment.

The City has strengthened as a job center as well. The number of private-sector jobs in Jersey City grew by 22,000, or 27%, since 2010, with growth across most industries including the manufacturing; hospitality; and arts, culture, & recreation sectors targeted in the previous strategic plan. However, during that same period, retail employment grew by only 3%, and the federal and local government sectors lost jobs.

As this plan looks forward, we hope to learn from past history and prepare for future challenges that will have enduring impacts on how Jersey City's residents and workers go about their daily lives. In the past 15 years, there have been major events at the regional, national, and even global scale that have affected the City's economy and quality of life, while upcoming actions will need to be considered for this plan's context:

- The storm impacts of Superstorm Sandy and Hurricane Ida exposed vulnerabilities to climate events for businesses throughout the City.
- The COVID-19 Pandemic shutdown in 2020-2021 intensified and hastened the progression of behavioral trends, as working from home and online shopping for delivery became the norm, impacting brick & mortar retail.
- The massive transportation/infrastructure improvements underway and in the pipeline—NJ Turnpike Hudson Bay Extension, Gateway Tunnel project, PATH upgrades—may increase traffic as the projects will first disrupt and then increase the number of commuters coming into and passing through Jersey City.
- The UEZ funding allotment is planned to be gradually phased out, so our time to make an impact with this funding source is limited. The UEZ legislation was enacted for a 10 year period. After year 5 (2026), the appropriation would be reduced by 33%. However, there is an election for Governor and the entire State legislature in 2025, so the legislation may change.

1.3 Current Issues and Concerns

The data analysis and outreach efforts revealed a number of issues to be addressed in the 2025 UEZ Strategic Plan, which directly inform the goals and strategies.

- **Desire for Balance in Serving Both Residents and Businesses:** Multiple stakeholders raised concern that citywide improvements have primarily benefited new residents without considering the impacts on businesses or visitors.
- **Lack of Business and Retail Diversity:** Restaurants dominate commercial corridors. While large companies have a presence in Jersey City, there are no anchor corporations who are visibly vested in the City's long-term success. Attracting both companies that could partner with the City to sponsor events as well as anchor retailers would fill gaps in the industry mix.
- **Need for Greater Small Business Support:** New businesses struggle to navigate the permitting and approvals process. At the same time, increased competition, rising costs, and changing consumer expectations have made it difficult to maintain existing small businesses.
- **Lack of Consistent, Unified Communication:** There is a need for holistic coordination of economic development efforts across agencies and jurisdictions. There is currently no centralized source for small business information, making it difficult for entrepreneurs to access information and stretching the staffs of City departments and organizations as they do their best to respond to business needs beyond their departmental purview.
- **Quality of Life:** Day-to-day public safety; street maintenance; and enforcement of traffic, parking, delivery, and e-bike regulations are of concern to many businesses as well as residents and commuters into Jersey City.

- **Equity and Effectiveness of SID Funding:** Jersey City’s SIDs have widely varying resources; there is significant inequity in total budgets, with the already high-performing areas of the City having greater access to funds.
- **Quality of Public Space, Placemaking and Wayfinding:** The distribution of public and recreational space throughout the City is uneven, which affects the types of amenities and special events that can support business activity. Multiple stakeholders noted a need for updated and consistent wayfinding to guide visitors to business areas, attractions, public parking, etc.
- **Opportunity to Reassess Jersey City’s Branding and Marketing Strategy:** The City’s current branding does not seem to be reaching everyone it should. Longtime and new residents alike are unaware of events and shopping, dining, and entertainment offerings, pushing them to travel to New York City and beyond for these opportunities. Meanwhile, the City could be capturing a wider audience of regional and international visitors as well as prospective businesses.
- **Lack of Holistic Economic Development Focus:** While many large companies have a presence in Jersey City, residential real estate drives development. There is no concerted effort or focused strategy on attracting businesses and jobs to Jersey City. While there has been significant job growth since the last Strategic Plan, there is an opportunity to be more proactive in developing and/or filling the City’s limited remaining soft sites to further diversify the economy.

1.4 UEZ Boundary

The UEZ Boundary has been adjusted to incorporate more small businesses, including all specific requests and redevelopment areas including those “commercial islands” identified in the 2022 work prepared by the Jersey City Department of Housing, Economic Development, and Commerce. In keeping with State guidance, the included parcels are contiguous, and there is no net increase in the boundary’s area. The proposed map has been reviewed by HEDC – Office of City Planning and the Jersey City Redevelopment Agency for completeness. (See Map.)

1.5 Strategic Plan Goals

The goals to increase opportunity in Jersey City have not changed since the 2010 Plan, but the objectives and strategies have been refined to acknowledge the accomplishments of the City and JCEDC as well as to reflect new and emerging issues and concerns. The Strategies are detailed in the Strategic Plan section of the report, but the Goals and Objectives are listed here.

- **Enhance Jersey City’s Business Climate Throughout the City.**
Since 2010, the city has been very active in improving streetscapes, bike/ped infrastructure, and traffic systems. This goal has shifted focus to improving the day-to-day operational environment and being more strategic about coordination and distribution of resources.
 - Improve and Streamline Resource Operations and Cooperation
 - Continue to Build Workforce Skills
 - Improve Quality of Life
 - Reduce traffic congestion with transportation improvements and expanded options for a variety of modes

- Provide more equitable and targeted funding support to the SIDs. This is a policy issue that will be evaluated by the Board of the JCEDC that will make recommendations to the City Council for final approval.

- **Increase the Diversity of the Jersey City Economy.**

Employment has increased in most industry sectors in the past 15 years. The current focus of this goal is to be more strategic and proactive in business development and attraction to make the most of the City's limited remaining development sites.

- Create a strategic plan for business attraction for the limited soft sites available throughout the City.
 - Continue to support existing and new small businesses; remove the guesswork for new and expanding businesses.
- Continue to develop leisure (including arts) and hospitality sector for residents and visitors. These improvements will help capture consumer expenditures as well as create an opportunity to tap into regional tourism.
- Continue to improve the competitive environment for maker industries.
- Strengthen and upgrade retail and related services along the commercial corridors.
- Attract larger employers to bring greater job density to Jersey City and provide partnerships.

- **Advance Jersey City's Sustainability and Resiliency.**

The goal now acknowledges the increase in extreme climate events as well as the limitations of mass transit feasibility.

- Provide for a cleaner environment.
- Provide natural and built infrastructure and cleanup support to alleviate and/or respond to environmental events.
- Encourage use of mass transit to those for whom it is feasible.

- **Promote Jersey City as a Place to Live, Work, and Visit.**

This goal has not changed, but the strategies have been adjusted to reflect lessons learned.

- Enhance entryways to Jersey City and wayfinding throughout the city.
- Ensure that up-to-date information on Jersey City is available online.
- Expand UEZ marketing efforts (for both business attraction and tourism) throughout the region, including New York City, and internationally.



2 UEZ Program and Study Methodology

2.1 UEZ Program Overview

Created to revitalize commercial areas in urban communities with high commercial vacancy and unemployment rates along with high concentrations of population in poverty, New Jersey's Urban Enterprise Authority was enacted in 1983 within the Department of Community Affairs. The program works to create private-sector jobs while investing in public realm investments to stabilize and bolster urban commercial areas.

In Jersey City, the UEZ is administered by the Jersey City Economic Development Corp (JCEDC). Businesses within UEZ areas have reduced sales tax rates; pay no taxes on purchases for capital improvements; and are eligible for financial assistance from various agencies.

In January 2011, UEZ funding was discontinued by Governor Christie. However, Governor Murphy revived the program in 2021, in part to help with the post-COVID-19 Pandemic recovery. This strategic plan is in accordance with the requirements set forth in P.L. 2021, Chapter 197 and provides a continuous UEZ boundary adjusted to reflect areas of need as well as strategies for the best use of enterprise zone assistance funds.

The 10-year break in the UEZ program led to a loss of institutional knowledge among City agencies as well as some businesses. During the remapping process, several businesses requested inclusion, unaware that they were already within the UEZ boundary. Other businesses that are within the boundary may not be aware of the full benefits. Implementation of this Strategic Plan will need to include some level of re-education about the full range of benefits available to participating businesses.

2.2 Plan Purpose and Methods

The Urbanomics and BFJ Planning team prepared this document for the JCEDC in response to legislation passed in August 2021 requiring the adoption of a new 5-Year UEZ Strategic Plan. As part of the effort, socioeconomic and quality-of-life data were collected for Jersey City and surrounding areas from state, federal, city, and private commercial resources. The time frame of the analysis generally runs from 2010 (the year of the previous 5-Year Strategic Plan) to the year of the most recent data available.

The employment analysis is presented using economic sectors as defined in the North American Industry Classification System (NAICS) using data from the New Jersey Department of Labor (NJLDR), the US Bureau of Labor Statistics (BLS), the US Bureau of Economic Analysis (BEA), and the Census Longitudinal Employer Household Dataset (LEHD). Population and housing data are largely drawn from the US Bureau of the Census American Community Survey for multiple years.

The data were augmented by more than 20 interviews with over 45 individual elected and agency officials and representatives of the business and real estate communities.

2.3 Outreach

2.3.1 Introduction

In developing this Five-Year Strategic Plan for the Urban Enterprise Zone, the consultant team conducted more than 20 interviews with a diverse range of over 45 individual stakeholders, to gain

an understanding of the most pressing issues and opportunities facing Jersey City. The following organizations and entities were engaged as part of this effort:

- Jersey City Mayor’s Office
- City Council of Jersey City
- Jersey City Economic Development Corporation
- Jersey City Department of Housing, Economic Development, and Commerce
- Jersey City Office of Cultural Affairs
- Jersey City Redevelopment Agency
- Central Avenue Special Improvement District
- Exchange Place Alliance
- Historic Downtown Special Improvement District
- Jackson Hill Main Street Management Corporation
- Journal Square Restoration Corporation
- McGinley Square Partnership
- West Side Partnership
- Hudson County Chamber of Commerce
- Hudson County Economic Development Corporation
- Jersey City Medical Center
- Liberty Science Center
- Grid Real Estate
- Newport Centre Mall
- Golden Door International Film Festival
- Downtown New Jersey

2.3.2 Takeaways

The following is a summary of key takeaways from the stakeholder engagement process:

- **Minimal Diversity of Businesses:** The current mix of businesses is heavily focused on restaurants, especially fast-casual options, which leaves little variety in the types of services and shops available. Traditional retail is struggling, given online competition and the presence of Newport Centre Mall, Hudson Mall, and other large-scale users. Many smaller, “mom-and-pop” operations are winding down as they reach the end of their life cycle and consumer preferences change, but they are not being replaced with comparable modern options. When major residential developments come online, ground-floor retail tends to be regional or national chains, who can afford the rents and are a known entity for landlords. There is a need for a broader range of businesses that better align with and serve the diverse needs of the community.
- **Need for More Small Business Support:** With increased competition from online retailers as well as neighboring communities, higher expectations from new Jersey City residents, and escalating costs of labor and materials, it is harder than ever to open and sustain a business in the City. New businesses struggle with navigating the permitting and approvals process while paying rent prior to opening, which leads to a high rate of default, while even established businesses are facing high rents that make it difficult to continue operating after

their leases expire. Programs such as rent relief, financial assistance to fit out or upgrade spaces, marketing education, and networking could help more businesses succeed.

- **Lack of Holistic Economic Development Focus:** There is no concerted effort or focused strategy on attracting businesses and jobs to Jersey City. While many large companies have a presence in Jersey City, real estate development drives much of its economy, and there is a desire to attract more anchor corporations that are deeply invested in the City’s broader progress and contribute to community development. On the small business side, some developers do a great job in curating tenants for their spaces, but there is no City entity that is overseeing business development based on local demands and available spaces. While there are many actors in the economic development space – including JCEDC, City departments, the Special Improvement Districts (SIDs), and the Chamber of Commerce – there is no coordination of strategy or communication that would lead to a proactive approach. The City needs a “champion” who can spearhead its economic development efforts in a long-term, sustained way, and who can collaborate with other jurisdictions (such as Hudson County and the State) to leverage grants and other economic development funding.
- **Desire for Balance in Serving Both Residents and Businesses:** In the past decade, Jersey City has seen tremendous residential growth, and the City has invested in quality-of-life improvements to address traffic safety, bike and pedestrian mobility, streetscapes, parks and plazas, and infrastructure upgrades. All of these have made Jersey City more attractive for new and existing residents. However, multiple stakeholders reported that the City does not feel like a welcoming environment for businesses or visitors. Driving into and around the City – which is often necessary for workers commuting from points west – has become more difficult with the narrowing of streets, the installation of bike lanes, and more overall congestion. Parking options for employees and visitors have also decreased in favor of more residential parking. In addition, an often-lengthy approval process and added fees such as Jersey City’s 1% business tax have made the City a more expensive proposition for many businesses.
- **Need for Ongoing, Visible Public Safety Presence:** The safety of commercial areas is a priority. Across the board, stakeholders raised quality-of-life issues resulting from homelessness, public drunkenness and loitering, lack of enforcement of parking and traffic violations (e.g. e-bikes and delivery bikes), graffiti, and trash. The recently increased allocation of City resources to support public safety officers in SIDs is welcomed, but there is a strong desire that these officers be more visible and activity engaged with the community.
- **Lack of Consistent Communication:** There are major challenges in communication and coordination with City resources. Delays in receiving responses and the lack of resolution to issues contribute to frustration among business owners and hinder progress in the commercial areas. There is no centralized source or repository for information to assist new or existing businesses, making it difficult for entrepreneurs to access helpful resources.

Jersey City's many organizations would also benefit from partnerships, as no single entity has the resources to manage business attraction or economic development alone.

- **Equity and Effectiveness of SID Funding:** The SIDs vary widely in their available resources and the resulting initiatives that they can undertake. While some SIDs are able to focus on major events, marketing, and enhancements to public space, others struggle to implement basic sanitation efforts in their districts. Distribution of resources needs to be re-evaluated for SIDs, specifically giving more resources to some of the SIDs in underserved areas to help them attain more stability, while enabling more established SIDs to focus on strategic planning, including business development.
- **Quality of Public Space, Placemaking, and Wayfinding:** While some neighborhoods have amenities like restaurants and parks, others lack spaces for community gathering and socializing. Pedestrian malls and outdoor seating areas are beneficial but need expansion to other neighborhoods, and maintaining and programming these spaces is a constant challenge, even in well-resourced neighborhoods. Multiple stakeholders noted a need for updated and consistent wayfinding to guide visitors to key attractions, public parking, etc.
- **Opportunity to Reassess Jersey City's Branding and Marketing Strategy:** Who is Jersey City for? The City's identity seems to be in flux, torn between many functions: being a bedroom community to New York City; retaining its diverse, cultural roots; or becoming an international, world-class city. Jersey City has the potential to succeed in each of these areas, but its branding could more effectively tell its story. Both longtime and new residents are often unaware of the City's range of business and entertainment offerings, and may travel to New York for options that meet their needs and expectations. Jersey City could be capturing this local market as well as attracting visitors from throughout the region and even internationally. The need for better marketing is crucial to expressing Jersey City's identity and improving its tourism appeal.



3 Economic Trends and Analysis

3.1 National and Regional Context and Trends

Jersey City does not exist in a bubble. Global, national, and regional trends all influence the economic structure of the City. This section presents some of the larger and evolving issues to be considered for the strategic plan.

3.1.1 COVID-19 Pandemic

While a singular long-term event, the COVID-19 pandemic had devastating impacts on the global economy, shutting down entire sectors such as hospitality and tourism in the short term. Regional employment has recovered to pre-pandemic levels, but the pandemic fundamentally changed how and where people work and acquire goods by accelerating pre-existing trends.

3.1.2 Online Retail

Online purchases had been gaining increasing retail share for two decades, but the lockdown that accompanied the COVID-19 pandemic greatly accelerated the transition. Many people became used to being able to order anything they want at any time of day without ever needing to leave their homes. The implications for brick-and-mortar retail are huge, making an online presence mandatory for many businesses. A subsequent result is that last-mile deliveries for products and food, whether by truck, bicycle or e-bike, have increased road congestion.

3.1.3 Remote/Hybrid Work

The pandemic forced many to work from home, which not only established that people could work effectively from remote locations, but for many workers highlighted the need for a better work-life balance. While more people are returning to the office—an average of 3.4 days per week, up from 1.1 at the height of the pandemic—in response to company mandates, it is expected that some flexibility in office attendance will be in place for the foreseeable future, with many workers working remotely at least one day per week.¹

Average space per office worker had decreased from 250 square feet to 120 square feet by 2019 and shared workspaces were prevalent in the NY/NJ metro area. The hybrid work scenario further softens demand for office space.

3.1.4 Gig Economy

Freelance work is also enjoyed by workers because it provides flexibility and freedom to work when and only for as long as required. It is also increasingly used by large employers for staffing on a project-by-project basis without paying benefits. Because freelancers often work remotely, employers do not need to provide a desk, further lessening demand for office space.

3.1.5 Technological Advancements and Sustainability Movement

Technological advancements and the sustainability movement have shifted priorities and created new jobs within existing industries. New Jersey's Department of Labor and Workforce Development has identified nine key industry clusters for state-wide investment:

- Biopharmaceutical and Life Sciences
- Transportation, Distribution, and Logistics

¹ Fitzpatrick, Klarissa. *Remote Work Rug Pull*. Ringover.com January 5, 2024 <https://www.ringover.com/blog/remote-work-rugpull>

- Finance
- Retail
- Health Care
- Technology
- Advanced Manufacturing
- Construction & Energy
- Leisure and Hospitality

These industries will be highlighted in the following sections as opportunities to develop Jersey City's labor force to meet the needs of the emerging sub-sectors of each of these growth industries.

3.1.6 Labor Shortages

According to the U.S. Chamber of Commerce, there were 84 available workers for every 100 open jobs in New Jersey in 2023.² While this is among the least severe rates among states, labor shortages have impacts on regional and local economic growth as well as business productivity. For businesses, being unable to find skilled workers may result in an inability to meet demand and loss of competitiveness. Among the many reasons for labor shortages, skill gaps between potential workers and business needs can be best affected by this Strategic Plan.

3.1.7 Climate Change & Sea Level Rise

According to the U.S. Environmental Protection Agency, climate change and sea level rise have increased the frequency and severity of flood events in coastal areas on an annual basis since 1950.³ Extreme heat and cold events are also expected to become more frequent leading to threats to health and safety as well as strains on the grid as energy use for heating and cooling of homes and businesses increases.

Locally, increased and more severe flood events and power outages could lead to loss of life and cause business disruption with subsequent lost revenues and wages and potential permanent closures. In addition, repeated damage could lower property values, leading to potential long-term fiscal implications.

² Cates, Lindsey and Ferguson, Stephanie. *Understanding America's Labor Shortage: The Most Impacted States*. US Chamber of Commerce. September 27, 2024. <https://www.uschamber.com/workforce/the-states-suffering-most-from-the-labor-shortage?state=nj>

³ *Climate Change Indicators: Coastal Flooding*. September 2024. <https://www.epa.gov/climate-indicators/climate-change-indicators-coastal-flooding#:~:text=Rising%20sea%20level%20inundates%20low,vulnerable%20to%20damage%20from%20storms>.

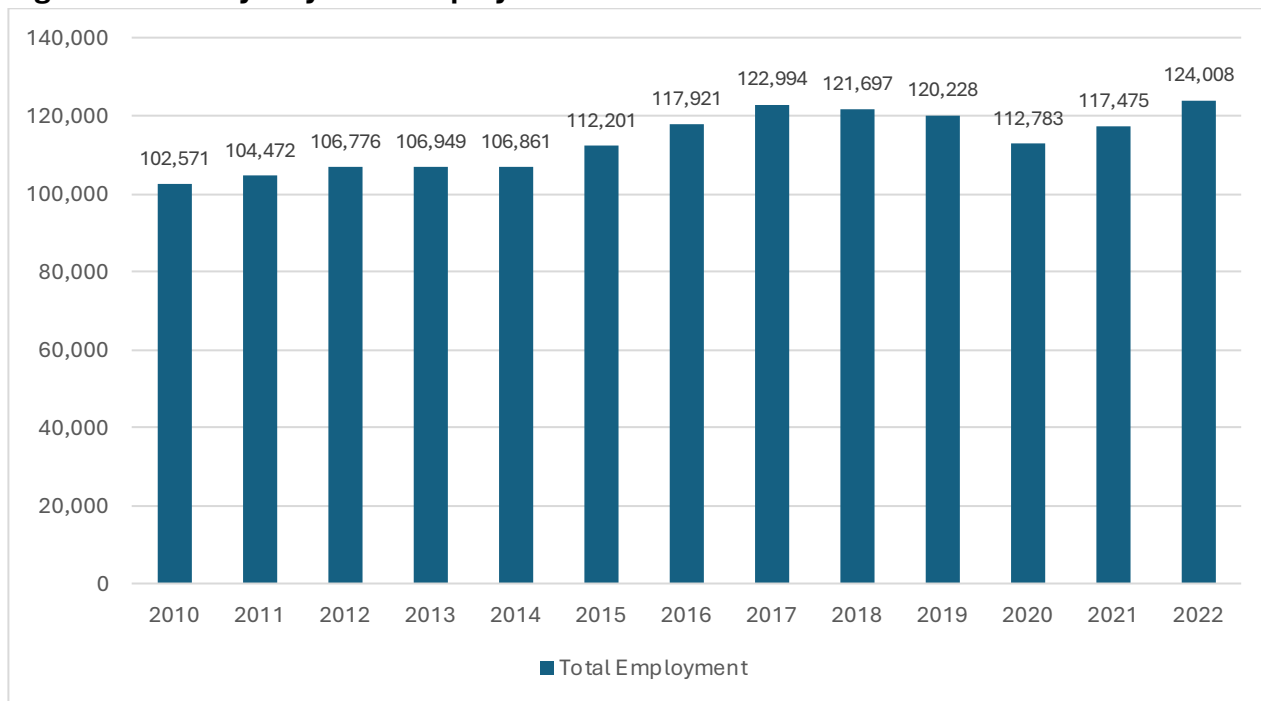
3.2 Jersey City’s Economic Structure & Trends

This section will look at Jersey City’s trends and economic structure in the context of the state, Hudson County, and surrounding communities.

3.2.1 Employment

In 2022, Jersey City exceeded the 2017 near-term peak in total employment with 124,000 jobs.

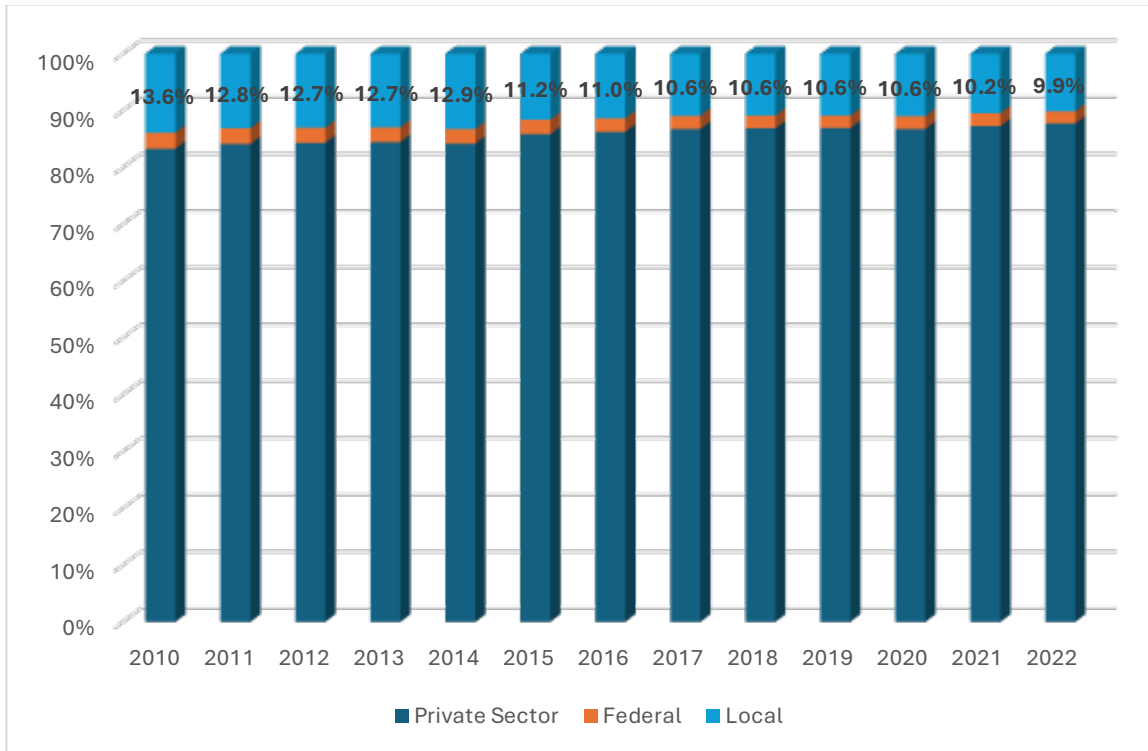
Figure 3.1. Jersey City Total Employment: 2010-2022



Source: NJDOL Employment by Industrial Sector

During that time, the private-sector share of employment increased by 4.1 percentage points, and local government employment decreased by 3.7 percentage points.

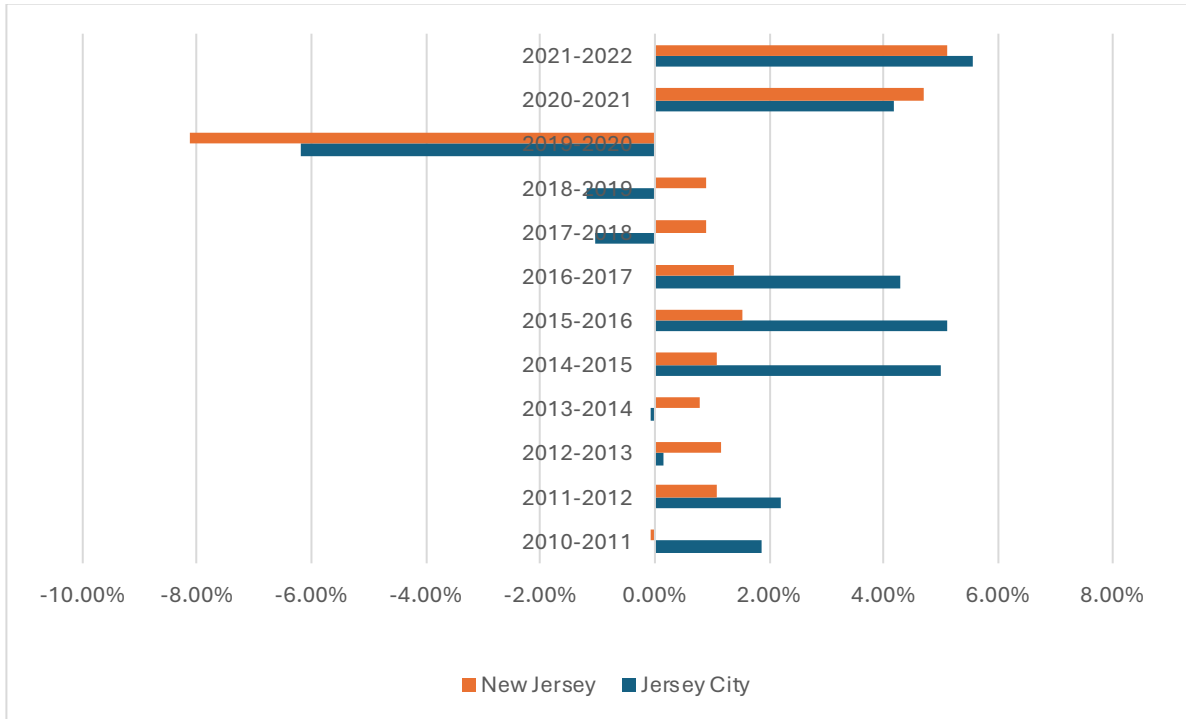
Figure 3.2. Jersey City Total Employment by Type: 2010-2022



Source: NJDOL Employment by Industrial Sector

Figure 3.3 compares the annual change in private-sector employment in Jersey City and New Jersey from 2010 to 2022. The City saw strong growth in employment, outperforming the State, from 2010 to 2012 and again from 2014 to 2017. Jersey City’s employment began to decrease in 2018 and 2019, before COVID hit; these were growth years for much of the region. When the pandemic did occur, however, the City’s job losses were less significant than the State’s, at -6% and -8%, respectively, but the City’s was slower to recover.

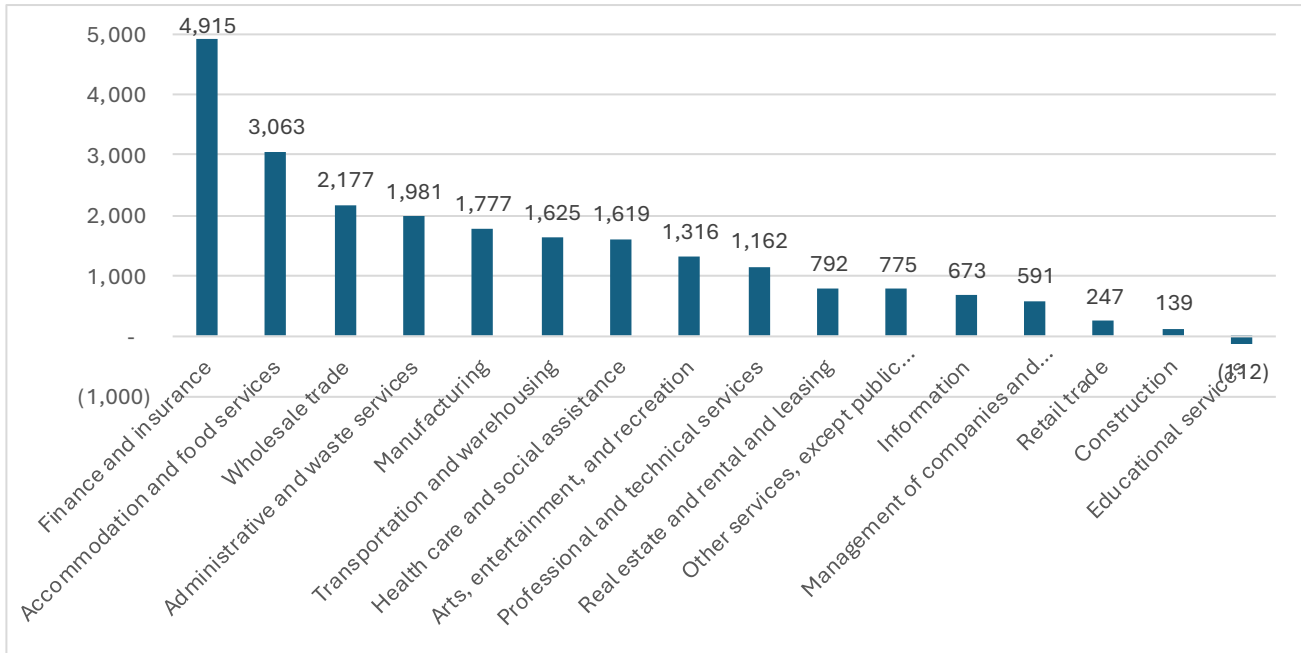
Figure 3.3. Year-Over-Year Change in Jersey City and New Jersey Private Employment: 2010-2022



Source: NJDOL Employment by Industrial Sector

The number of private-sector jobs in Jersey City grew by 22,000, or 27%, since 2010, with growth across most industries including the manufacturing; hospitality; and arts, culture, & recreation sectors targeted in the previous strategic plan. However, during that same period, retail employment grew by only 3%, and the federal and local government sectors lost jobs. In terms of actual jobs, the Finance and Insurance sector saw the greatest gain of almost 5,000 jobs, while educational services lost 112 jobs.

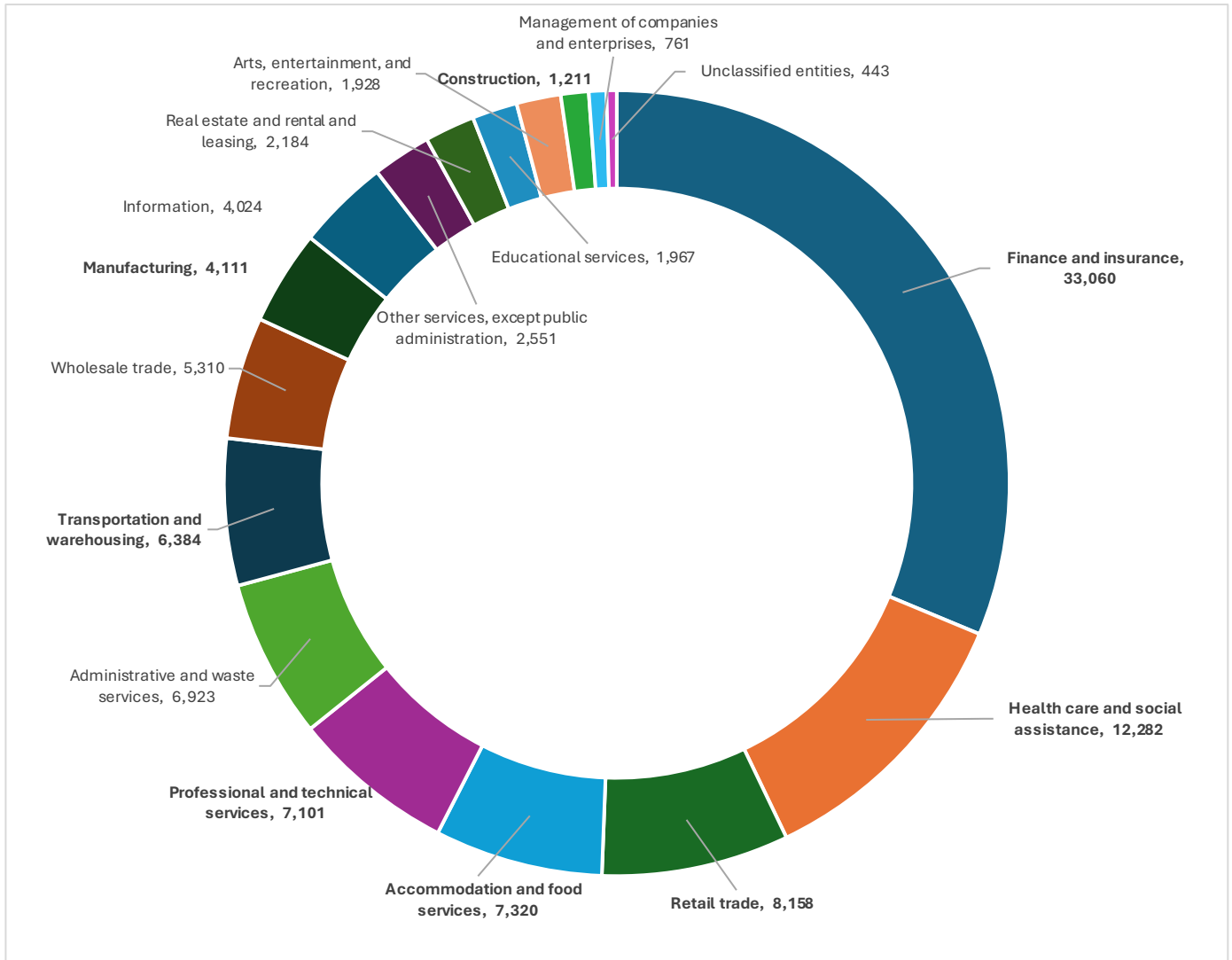
Figure 3.4. Private Employment Change by Industry 2010-2022



Source: NJDOL Employment by Industrial Sector

As of the most recent data available, Finance and Insurance dominate Jersey City’s job market with more than 33,000 jobs. This is followed by Health Care with roughly 12,300 jobs, Retail with 8,200 jobs and Accommodations and Food Service with 7,300 jobs. The five industries that lead Jersey City’s employment are New Jersey Cluster Industries as identified in Section 3.1.5. There may be additional opportunities in Manufacturing and Construction that will allow these smaller Jersey City employers to tie into the state’s development priorities.

Chart 3.5. Private Employment by Industry 2022



Source: NJDOL Employment by Industrial Sector

Workers Employed in Jersey City

According to the Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) Program, in 2021 nearly 18% of Jersey City workers lived in the city itself, while another 10% came from other parts of Hudson County. A significant portion, almost half (46%), lived in other areas of New Jersey, and about 16% of the workforce commuted from New York City.

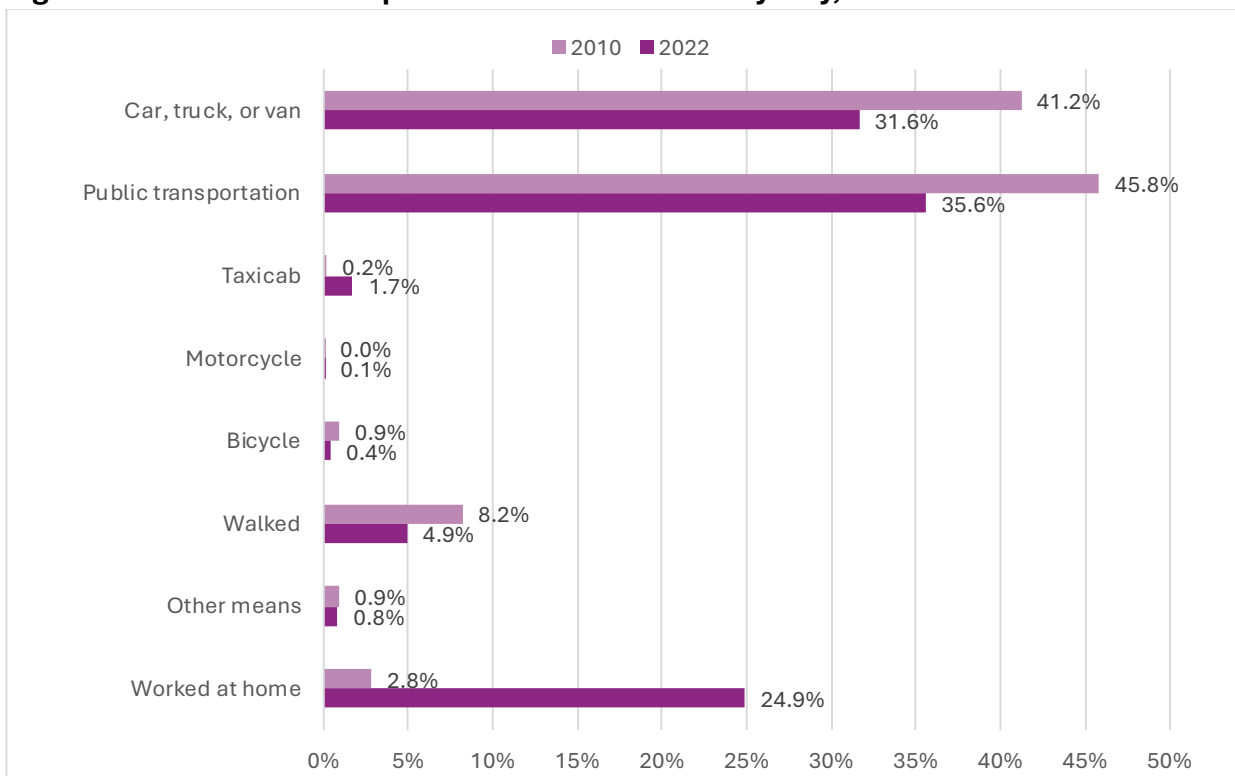
The City’s jobs were concentrated among workers aged 30-54 (58.7%), followed by those 55 or older (24.1%) and under 29 (17.2%). The majority of jobs (67.6%) paid over \$3,333 per month, with 20% earning between \$1,251 and \$3,333, and 12.5% earning \$1,250 or less. In terms of race and ethnicity, the workforce was predominantly White (59.9%), followed by Asian (19.5%) and Black or African American (18.1%), with 21.3% identifying as Hispanic or Latino. Regarding education, 37.2% had a bachelor’s degree or higher, while 10% had not completed high school.

Figure 3.6. Jersey City Worker Commutation Trends, 2021

Job Counts by Areas Where Workers Live - All Jobs		
Total	122,126	100.0%
Jersey City	21,761	17.8%
Other Hudson County	12,642	10.4%
Newark	3,398	2.8%
Rest of New Jersey	56,672	46.4%
New York City	20,141	16.5%
Rest of New York	4,389	3.6%
All Other	3,123	2.5%

Source: US Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) Program, 2021

Figure 3.7. Means of Transportation to Work in Jersey City, 2010 & 2022

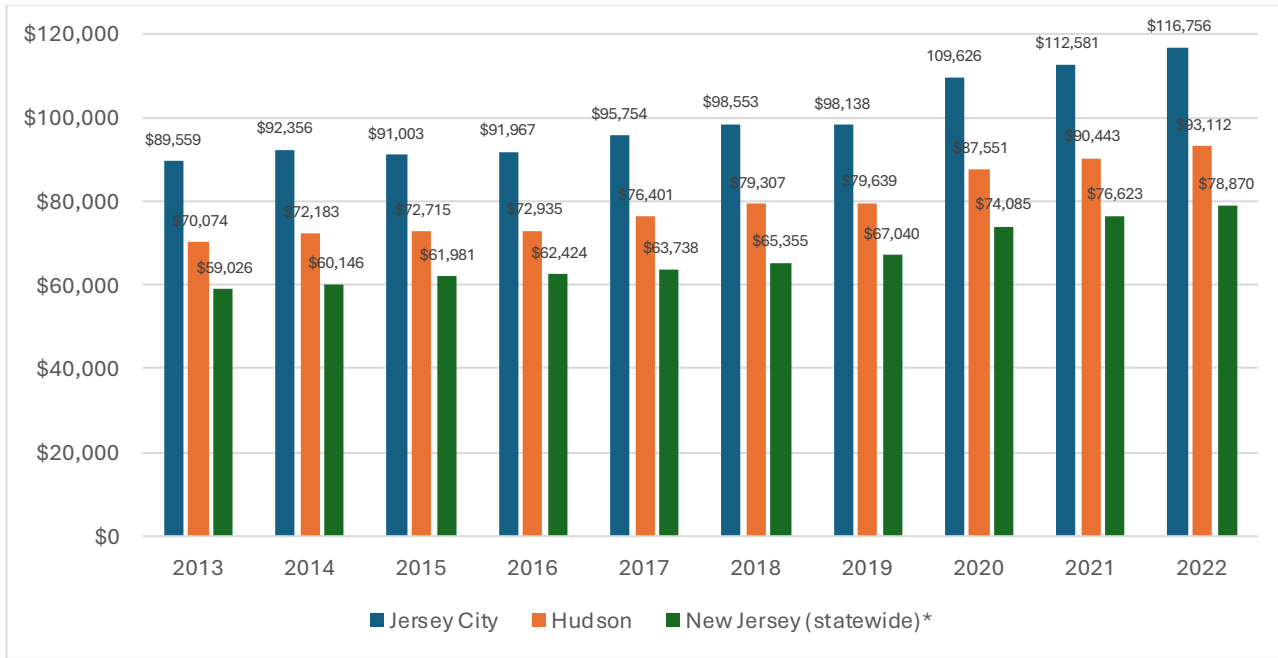


Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

3.2.2 Wages

Jersey City jobs on average have paid higher wages than the rest of Hudson County or the State of New Jersey for the past decade. By 2022, the average wage in Jersey City was just under \$117,000, compared to a county average of \$93,000 and a state average of \$79,000.

Figure 3.8. Private-sector Average Wages 2013-2022



Source: NJDOL

Almost half of the jobs in Jersey City pay annual wages of over \$100,000, inflating the average wage.

Figure 3.9. 2022 Average Annual Wages by Sector Share of Jersey City Jobs

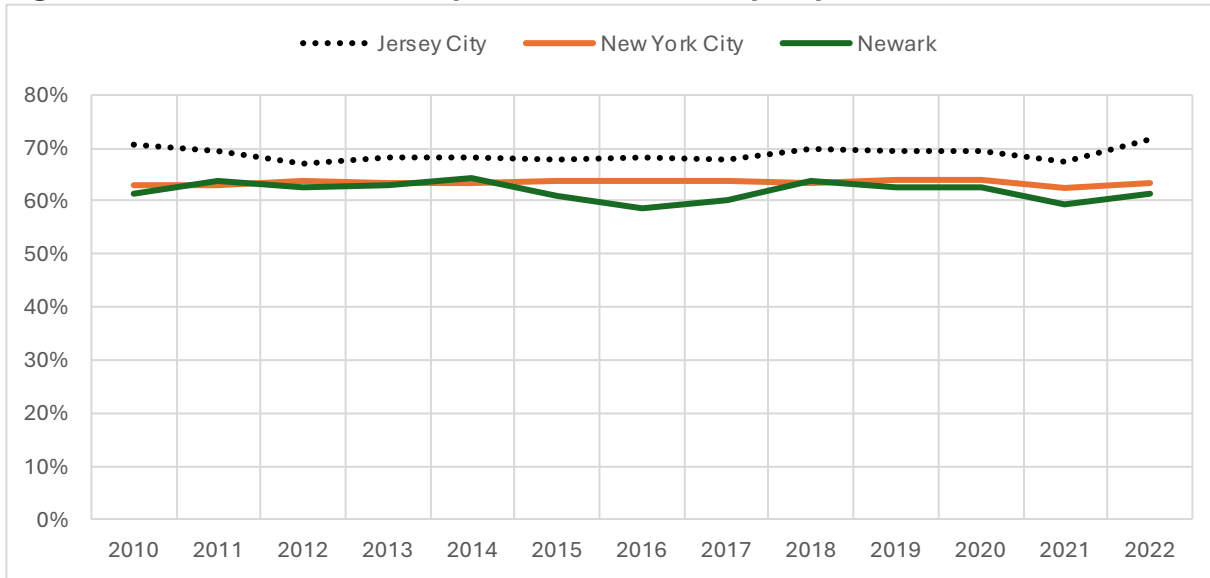
	Average Wage	Share of Jobs
Finance and insurance	\$204,876	31.2%
Health care and social assistance	\$50,759	11.6%
Retail trade	\$44,241	7.7%
Accommodation and food services	\$33,311	6.9%
Professional and technical services	\$146,472	6.7%
Administrative and waste services	\$63,266	6.5%
Transportation and warehousing	\$77,867	6.0%
Wholesale trade	\$119,086	5.0%
Manufacturing	\$82,478	3.9%
Information	\$139,915	3.8%
Other services, except public administration	\$55,103	2.4%
Real estate and rental and leasing	\$69,795	2.1%
Educational services	\$47,061	1.9%
Arts, entertainment, and recreation	\$73,357	1.8%
Construction	\$103,504	1.1%
Management of companies and enterprises	\$198,236	0.7%

Source: NJDOL

3.2.3 Labor Force Participation & Unemployment

Jersey City’s labor force participation fluctuated over the years, dropping to 67.0% in 2012 but steadily rising to 71.6% in 2022, which is significantly higher than surrounding areas. Its relatively higher participation rates reflects the strength of its labor force and the overall robustness of the regional labor market. In comparison, New York City maintained more stable rates, averaging around 63-64% throughout the period, while Newark experienced greater variability, peaking at 64.3% in 2014 before declining to 59.5% in 2021.

Figure 3.10. Labor Force Participation Rates in Jersey City and Surrounds, 2010-2022

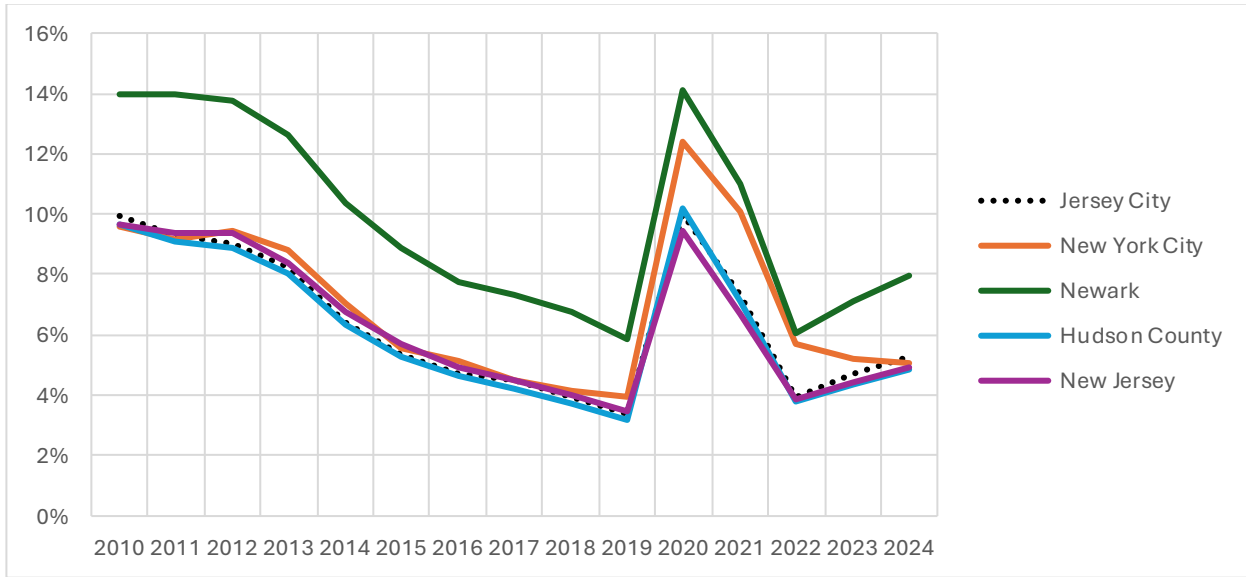


Note: No labor force participation rates estimated for 2020 due to estimation challenges associated with upheaval during the pandemic.

Sources: US Census Bureau, 2010-2022 ACS 1-Year Estimates

Jersey City consistently had a lower unemployment rate than nearby Newark and New York City from 2010 to 2024, reflecting a strong local economy. By 2022, Jersey City's unemployment rate fell to 3.9%, closely aligning with Hudson County's rate of 3.8% and New Jersey's overall rate of 3.9%. After a spike in unemployment in 2020 due to the pandemic, Jersey City strongly rebound. Although rates rose slightly in 2023 and 2024, they continue to remain at historically low levels.

Figure 3.11. Unemployment Rates in Jersey City and Surrounds, Annual Average 2010-August 2024



Sources: US Bureau of Labor Statistics, LAUS Program, January 2000-August 2024.

3.2.4 Labor Force Characteristics

Jersey City had a resident employed workforce of 128,700 jobs in 2021 according to the Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) Program, with about 17% of jobs filled by residents who lived there. New York City was the primary location of employment for Jersey City’s residents with 40% of Jersey City’s workforce employed there, highlighting the strong commuting connection between the two cities. Other parts of New Jersey accounted for roughly 27% of the workers residing in Jersey City. Additionally, smaller numbers of commuters came from other areas, including a few from places outside the New Jersey-New York region.

Figure 3.12. Jersey City Resident Commutation Trends, 2021

Job Counts by Areas Where Workers are Employed - All Jobs		
Total	128,662	100.0%
Jersey City	21,761	16.9%
Other Hudson County	11,095	8.6%
Newark	5,669	4.4%
Rest of New Jersey	34,159	26.6%
New York City	50,601	39.3%
Rest of New York	3,049	2.4%
All Other	2,328	1.8%

Source: US Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) Program, 2021

In terms of demographics, the City’s workforce is dominated by workers aged 30-54 (60.1%) followed by those under age 29 (23.7%), and those 55 or older (16.2%). In terms of race and ethnicity, about half of the employed workforce was White (49.8%), followed by Asian (26.9%) and Black or African American (20.2%) workers, with 20.7% identifying as Hispanic or Latino.

Educationally, 30.9% had a bachelor’s degree or higher, while 10.7% had less than a high school education.

Industries & Occupations

Between 2010 and 2022, Jersey City saw substantial growth in its resident workforce, with the finance and insurance sector increasing by 85.6% and the professional, scientific, and technical services sector growing by 90.9%. This growth was largely driven by population increases, attracting workers employed in Manhattan to Jersey City’s new waterfront and downtown residential developments. While the number of workers in construction also grew, other sectors such as utilities and accommodation services experienced declines during this period.

Figure 3.13. Industries of Resident Workers in Jersey City, 2010 & 2022

	2010	2022	Numeric Change	Percent Change
Total	122,730	165,463	+42,733	+34.8%
Agriculture, Forestry, Fishing, Hunting & Mining	37	270	+233	+629.7%
Construction	3,409	6,178	+2,769	+81.2%
Manufacturing	9,166	9,090	-76	-0.8%
Wholesale Trade	4,503	4,245	-258	-5.7%
Retail Trade	13,217	14,831	+1,614	+12.2%
Transportation & Warehousing	8,935	9,358	+423	+4.7%
Utilities	924	472	-452	-48.9%
Finance & Insurance	12,714	23,603	+10,889	+85.6%
Real Estate & Rental & Leasing	1,721	3,168	+1,447	+84.1%
Professional, Scientific & Technical Services	14,409	27,509	+13,100	+90.9%
Management Of Companies & Enterprises	305	362	+57	+18.7%
Administrative & Support & Waste Management Services	4,506	6,257	+1,751	+38.9%
Educational Services & Health Care & Social Assistance	24,235	30,760	+6,525	+26.9%
Educational Services	8,102	12,772	+4,670	+57.6%
Health Care & Social Assistance	16,133	17,988	+1,855	+11.5%
Arts, Entertainment & Recreation	3,350	5,050	+1,700	+50.7%
Accommodation & Food Services	5,965	4,471	-1,494	-25.0%
Other Services, Except Public Administration	6,465	5,765	-700	-10.8%
Public Administration	4,451	5,988	+1,537	+34.5%

Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

Over the past decade, Jersey City's resident workforce experienced notable changes, with a significant increase in high-skilled occupations, especially in management, business, science, and arts, which grew by 88.0%. This growth was largely driven by workers employed in Manhattan relocating to Jersey City's new waterfront and downtown residential developments. While high-skilled roles surged, including a 126.9% rise in computer, engineering, and science jobs, lower-skilled occupations, such as service roles in healthcare support and protective services, as well as sales and administrative support jobs, saw declines.

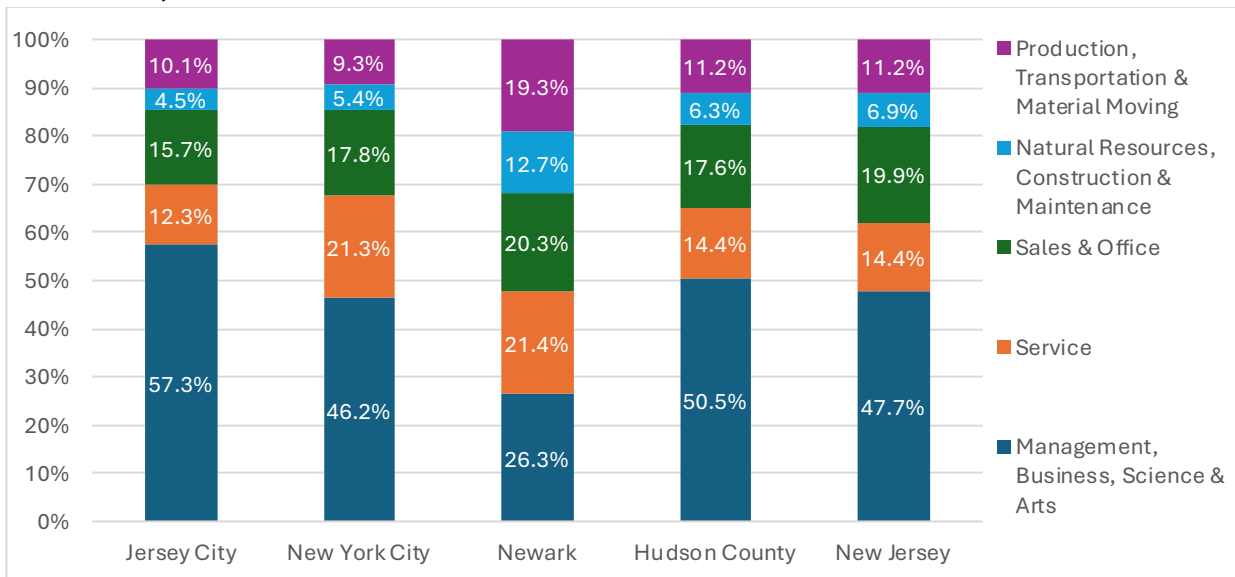
Figure 3.14. Occupations of Resident Workers in Jersey City, 2010 & 2022

	2010	2022	Numeric Change	Percent Change
Total	122,730	165,463	+42,733	+34.8%
Management, Business, Science & Arts Occupations	50,462	94,888	+44,426	+88.0%
Management, Business & Financial Occupations	21,364	43,632	+22,268	+104.2%
Computer, Engineering & Science Occupations	10,782	24,466	+13,684	+126.9%
Education, Legal, Community Service, Arts & Media Occupations	13,571	19,841	+6,270	+46.2%
Healthcare Practitioners And Technical Occupations	4,745	6,949	+2,204	+46.4%
Service Occupations	22,425	20,389	-2,036	-9.1%
Healthcare Support Occupations	3,190	5,703	+2,513	+78.8%
Protective Service Occupations	4,051	4,278	+227	+5.6%
Sales And Office Occupations	29,752	25,977	-3,775	-12.7%
Natural Resources, Construction & Maintenance Occupations	5,781	7,524	+1,743	+30.2%
Production, Transportation & Material Moving Occupations	14,310	16,685	+2,375	+16.6%

Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

In 2022, Jersey City's workforce distribution closely resembled that of New York City and Hudson County, with a notably higher share (57%) of employed residents working in management, business, science, and arts occupations. While service and sales roles made up a sizable share of the workforce, natural resources, construction, and maintenance occupations were less common, accounting for just 4.5% of jobs.

Figure 3.15. Distribution of Occupations of Employed Local Residents in Jersey City and Surrounds, 2022



Source: US Census Bureau, 2022 ACS 1-Year Estimates

As telecommuting became more popular during the pandemic and following years, reliance on cars and public transportation for commuting decreased among Jersey City residents in 2022 compared to 2010, with car use declining from 41.2% to 31.6% and public transit dropping from 45.8% to 35.6%. At the same time, the share of remote workers surged from just 2.8% in 2010 to nearly a

quarter (24.9%) by 2022. Other commuting methods, including walking and cycling, experienced modest declines over this period.

3.3 Recent and Future Redevelopment

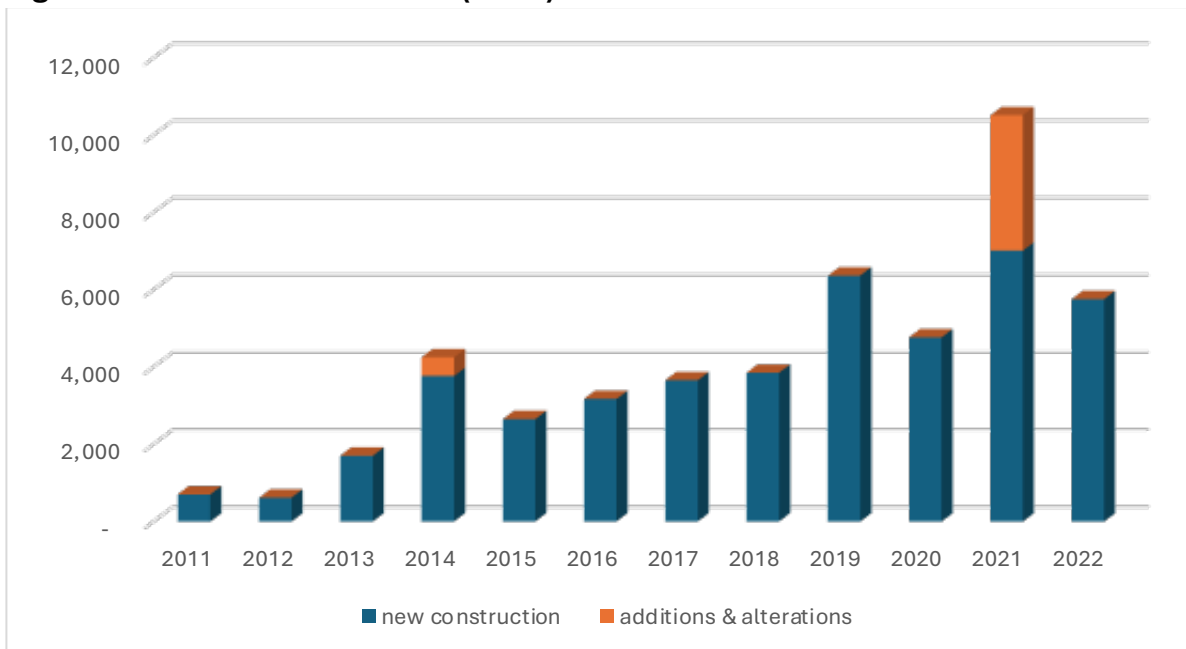
Since 2010, Jersey City has seen an extraordinary level of development; these additions to the physical landscape have driven the City’s revitalization. Catalytic investment initially focused on the Downtown/Waterfront but is now spreading to other areas of the city including Journal Square, Bergen-Lafayette, and the West Side. Future growth is to be directed by the recently completed *OUR Jersey City Master Plan*, formally adopted in early 2022 and prepared Jersey City Department of Housing and Economic Development – Department of City Planning with AECOM with updates to the Land Use and Open Space elements in 2023 by BFJ Planning and Agency Landscape + Planning, respectively.

3.3.1 Recent Development

Residential

Building permits have been issued for some 48,000 residential units in Jersey City since 2010: 44,000 permits for new construction and 4,000 for additions and alterations.

Figure 3.16 Residential Permits (Units) 2011-2022

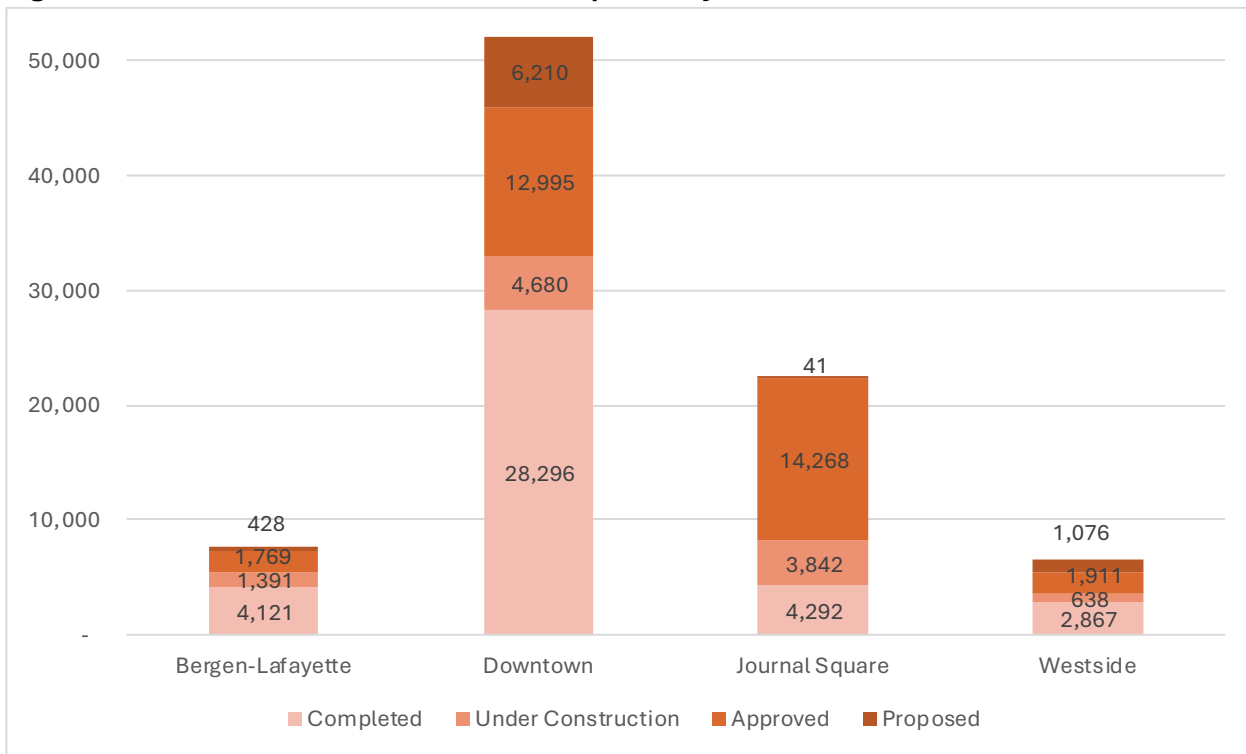


Source: Jersey City Open Data, Development Maps

Residential development has focused on the Downtown, with more than 28,000 units recently completed and another 17,700 under construction or approved. It is still the area with the greatest level of interest for future projects, with another 6,200 units proposed for Downtown sites. Bergen-Lafayette and Journal Square have had similar numbers of units completed recently, but the number of units under construction and approved is 2-3 times as high in Journal Square. Interest in new development in the West Side has been growing steadily. As of 2023, there were 1,900 new units completed there, with another 1,200 under construction, 1,000 units approved and another

1,200 proposed, including the Bayfront Development on the Hackensack River Waterfront, which is slated to have 35% of units in its first building affordable to households at 60% or less of average median income.

Figure 3.17. Residential Units Under Development by Area 2023

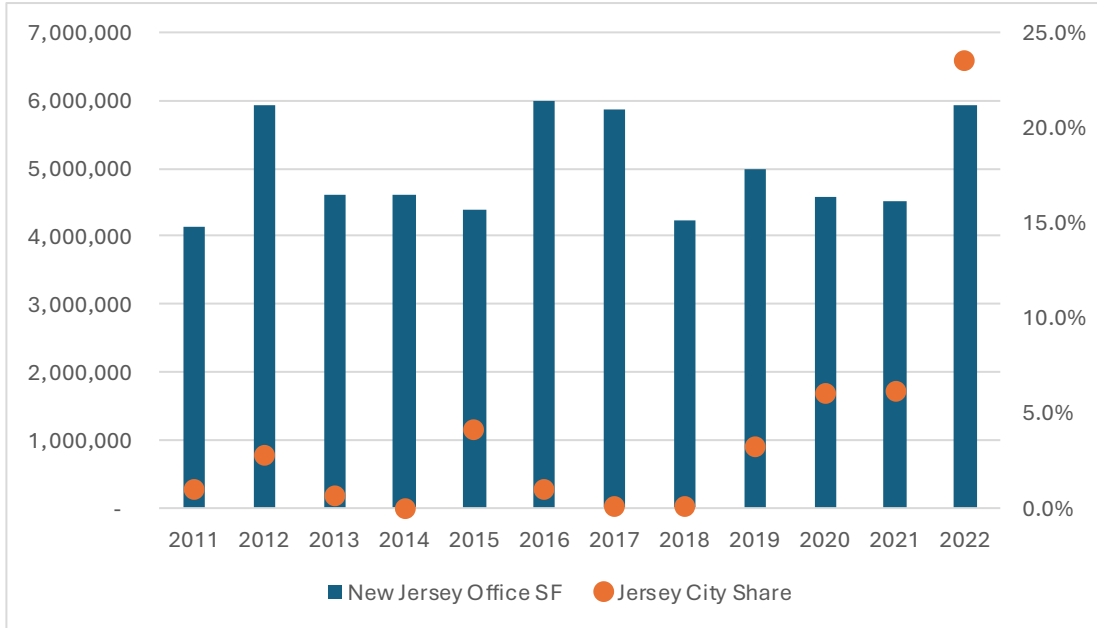


Source: Jersey City Open Data, Development Maps

Office

Office development in New Jersey has fluctuated between 4 million and 6 million permitted square feet each year. There has not been significant demand for office space in Jersey City for much of the last decade and more, as evidenced in the amount of office space permitted from 2011 to 2019, which averaged 71,000 square feet each year, or only 1.4% of the state total. Permitting in 2020 and 2021 began to increase despite the nationwide trend of softening office real estate markets. In 2022, 1.4 million square feet of office space was permitted in Jersey City, 23.5% of that year’s state total.

Figure 3.18. Office Building Permits (000s of sf) Jersey City and New Jersey 2011-2022



Source: Jersey City Open Data, Development Maps

Office development in Jersey City is geographically focused, as 2023 Jersey City Open Data development maps show that 7.3 million square feet of office space of all sizes has been recently constructed in the Downtown, followed by 2.1 million square feet in Journal Square.

Retail

The urban structure of Jersey City established multiple neighborhood commercial corridors, and the city is also home to the Newport Centre Mall and Hudson Mall. As such, and given general weakness in brick-and-mortar retail nationwide, desire to develop new retail has been extremely limited. Permits for retail construction totaled only 284,000 from 2011 to 2022—1.3% of statewide retail approvals.

Figure 3.19. Retail Permits (sf) Jersey City and New Jersey 2011-2022

Year	Jersey City	New Jersey	Jersey City as % of New Jersey
2011	28,712	1,532,742	1.9%
2012	9,658	1,396,525	0.7%
2013	-	1,849,396	0.0%
2014	-	3,394,826	0.0%
2015	-	3,395,809	0.0%
2016	19,600	2,614,055	0.7%
2017	93,252	1,903,043	4.9%
2018	-	1,917,583	0.0%
2019	-	1,193,619	0.0%
2020	126,000	1,963,284	6.4%
2021	-	753,756	0.0%
2022	6,710	572,284	1.2%
Total	283,932	22,486,922	1.3%

Source: Jersey City Open Data, Development Maps

The Hudson Mall/Mall at 440 anchors retail development along the Hackensack River Waterfront with a variety of big box and convenience retail and quick-food options, while the new 120,000 square foot Target shopping center is one of the most significant new standalone retail ventures in the last decade. However, there has been significant ground-floor retail space constructed as part of multi-use developments, especially in the Downtown, which has seen 1.6 million square feet constructed recently.

3.3.2 2022 Master Plan and Redevelopment Areas

In 2022, Jersey City finalized **OUR Jersey City**, a strategic vision for land use and development over the next 20 years. The principals guiding the plan include several elements that inform the UEZ Strategic Plan including strengthen neighborhood-oriented commercial areas; promote the development of a diversified economy; promote innovation and industrial activity that is clean, greener and job creating; provide flexibility that allows large format retail to adapt; celebrate and beautify the public realm; upgrade community facilities and infrastructure to accommodate population growth and changing needs.

Along with the overarching goals, the OUR Jersey City Master Plan included revisions to the City's many redevelopment areas along with new community-driven Small Area Vision Plans (SAVP) for three areas of the city: the Junction, Lower Heights, and West Side Ave. Station. The team worked with Jersey City HEDC to ensure that all of the active redevelopment and SAVP areas were included in the new UEZ Boundary.

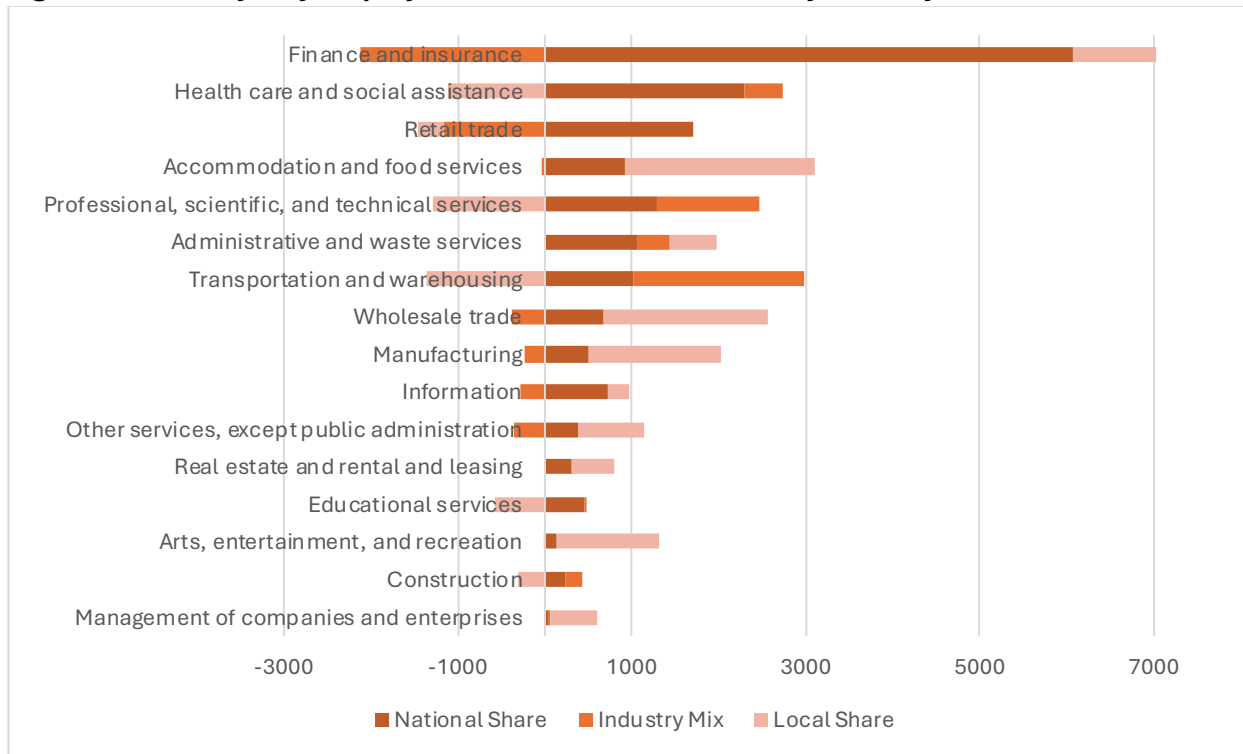
3.4 Competitive Positioning

3.4.1 Shift Share

Shift share analysis breaks down the components of change by industry sector for Jersey City in comparison to the National economy, determining what portions of employment growth were driven by overall national employment growth, strongly performing industry sectors, and local advantages. The figure that follows shows the shift share components from 2010-2022 from the largest to smallest sectors. Overall, national economic growth was a positive influence on every sector and was the strongest factor for more than half of

the industries. However, for many industries that have been the focus of previous and ongoing economic development efforts, Jersey City outperformed national and industry expectations. Local share was the most significant force behind growth in Manufacturing; Wholesale; Real Estate; Management of Companies and Enterprises; Arts, Entertainment, and Recreation; Accommodation and Food Services; and Other Services.

Figure 3.20. Jersey City Employment Shift Share 2010-2022 by Industry

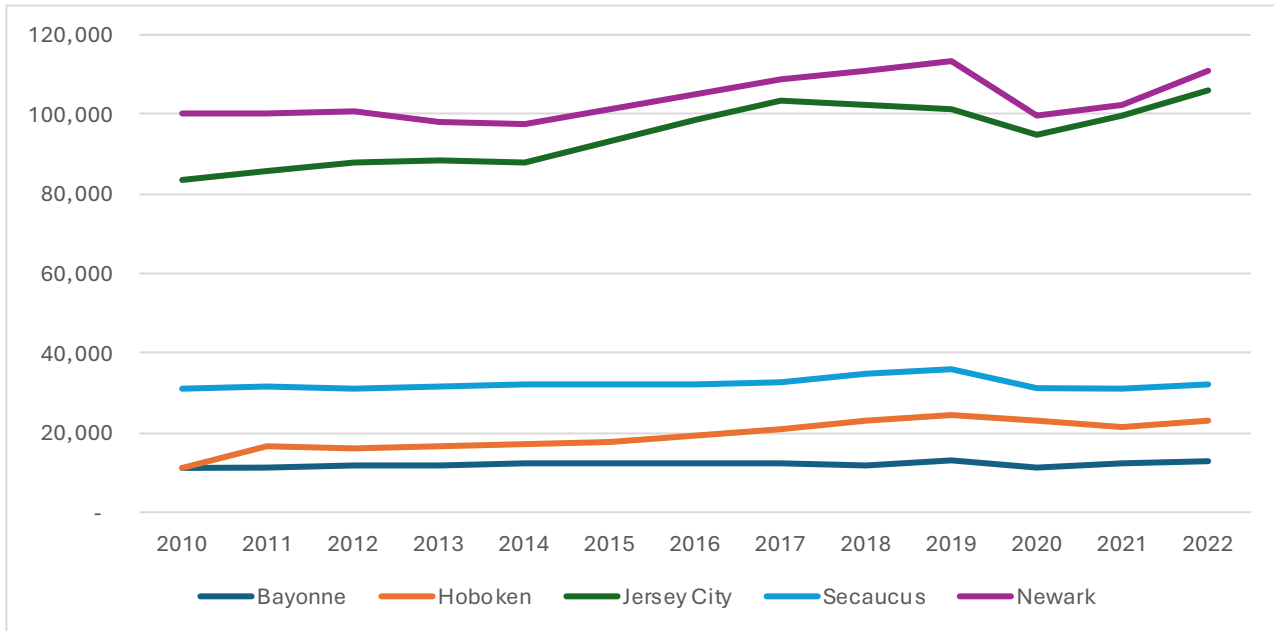


Source: Urbanomics from DOL and BLS data

3.4.2 Regional Comparisons

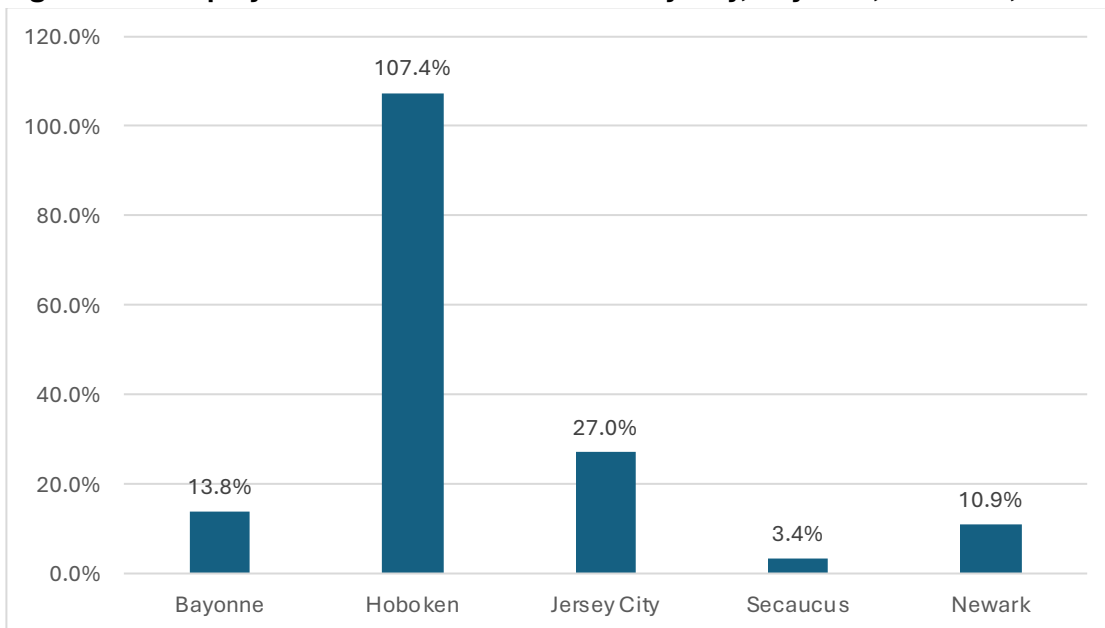
Jersey City competes with Hoboken, Bayonne, Newark, and Secaucus when attracting new businesses, jobs, and residents. Figure 3.21 presents total private non-agricultural employment in the five cities.

Figure 3.21. Employment 2010-2022: Jersey City, Bayonne, Hoboken, Newark, Secaucus



Source: NJDOL Municipal QCEW

Figure 3.22. Employment Growth 2010-2022: Jersey City, Bayonne, Hoboken, Newark, Secaucus



Source: NJDOL Municipal QCEW

As shown, employment in all five cities has grown since 2010. Jersey City increased numbers of jobs by 27% over this period, while Bayonne and Newark grew more slowly with an increase of 14% and 11 percent, respectively. Hoboken, while having only a fraction of Jersey City’s jobs, more than doubled its employment base between 2010 and 2022, increasing by 107%. Hoboken also

increased employment significantly in 2018 and 2019, years when Jersey City lost jobs. However, Jersey City rebounded much more quickly from the job losses associated with the COVID-19 pandemic.

3.5 Industry Profiles

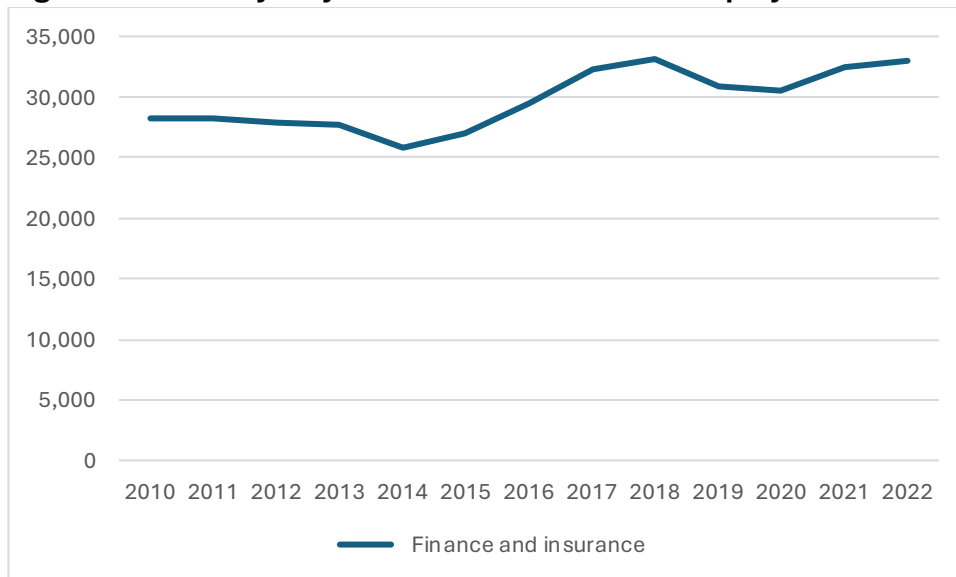
This section presents profiles of Jersey City’s strongest employers as well as New Jersey Cluster industries. including key local projects. The industries that fall within New Jersey’s Industry Clusters are highlighted. Each profile includes recent employment trends, a comparison to Bayonne, Hoboken, Secaucus and Newark where applicable; current major employers; and opportunities for the sector.

3.5.1 Finance and Insurance

Employment

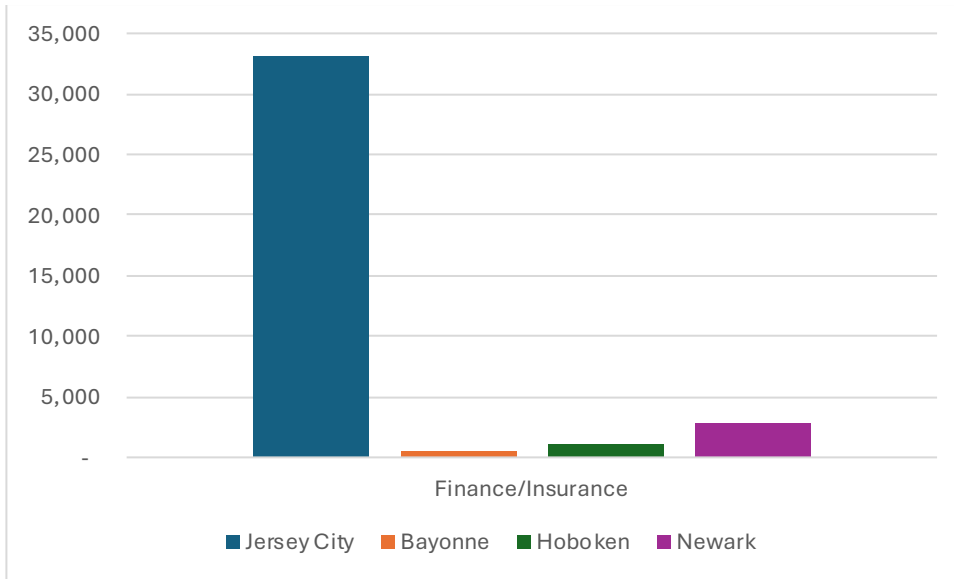
Jersey City’s Finance and Insurance sector was comprised of just over 33,000 jobs in 2022, about even with the previous peak in 2018. Jersey City’s strength in the industry far outweighs that of Bayonne, Hoboken and Newark, as shown in Figure 3.25.

Figure 3.24. Jersey City Finance and Insurance Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

Figure 3.25. Comparative Employment 2022: Finance and Insurance

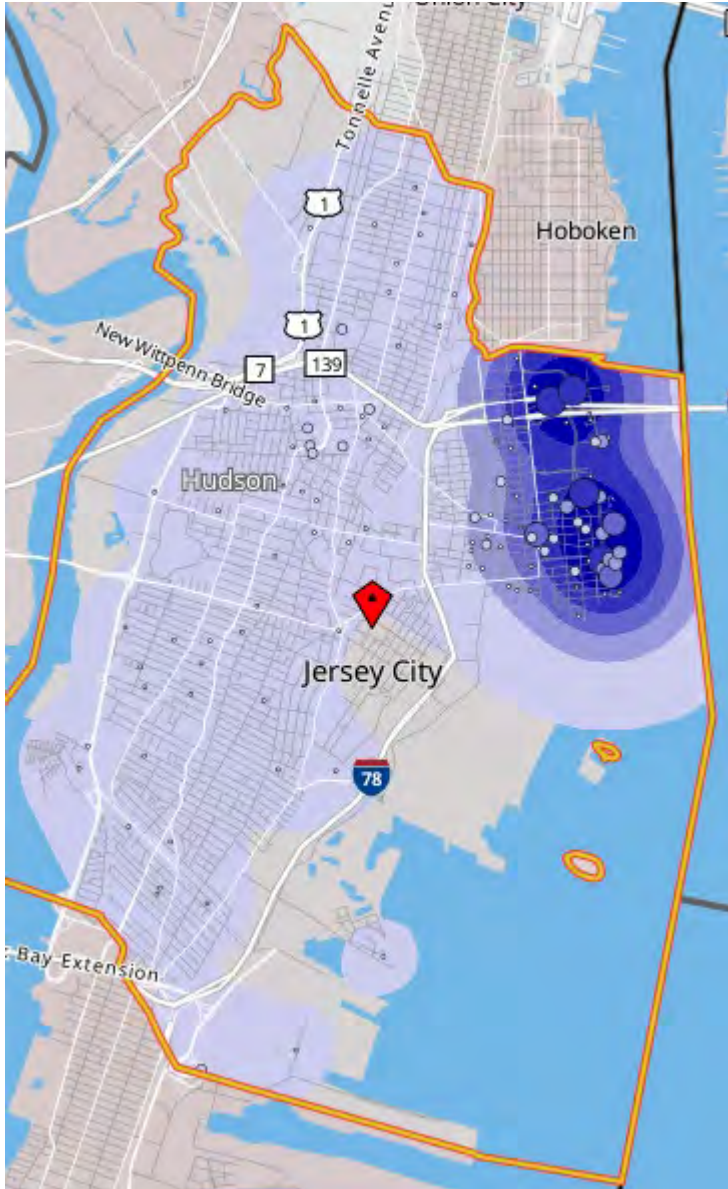


Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Major Employers/Significant Businesses

Goldman Sachs, RBC Capital, Matrix International, SunAmerica, and Bank of America are among the largest employers in the sector. Harborside Financial Center/Exchange Place and Newport provide a home for much of the sector, although there have been some notable relocations from the Waterfront to the Journal Square area. There is a significant amount of Class A vacant space that is available for occupation, it is a matter of attracting these firms.

Figure 3.26. Location of Finance/Insurance Jobs:2021



Source: US Census LEHD OnTheMap

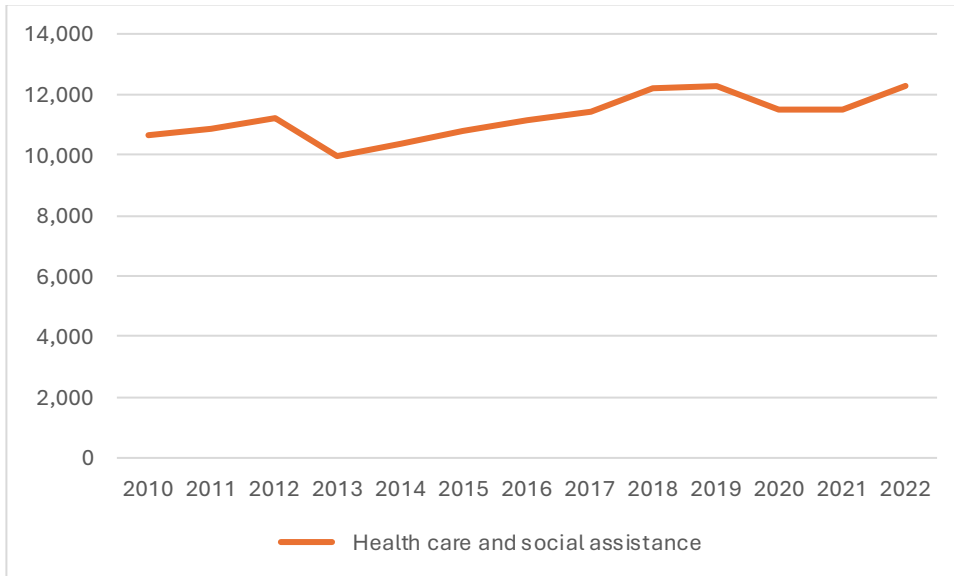
Opportunities and Challenges Call Out

Finance and insurance create one third of all jobs in Jersey City. A downturn in the industry would have significant impacts on the City’s economy. Further, many of the jobs in the sector are satellites for back office services, where are often the first to be cut in a downturn.

3.5.2 Health Care and Social Assistance

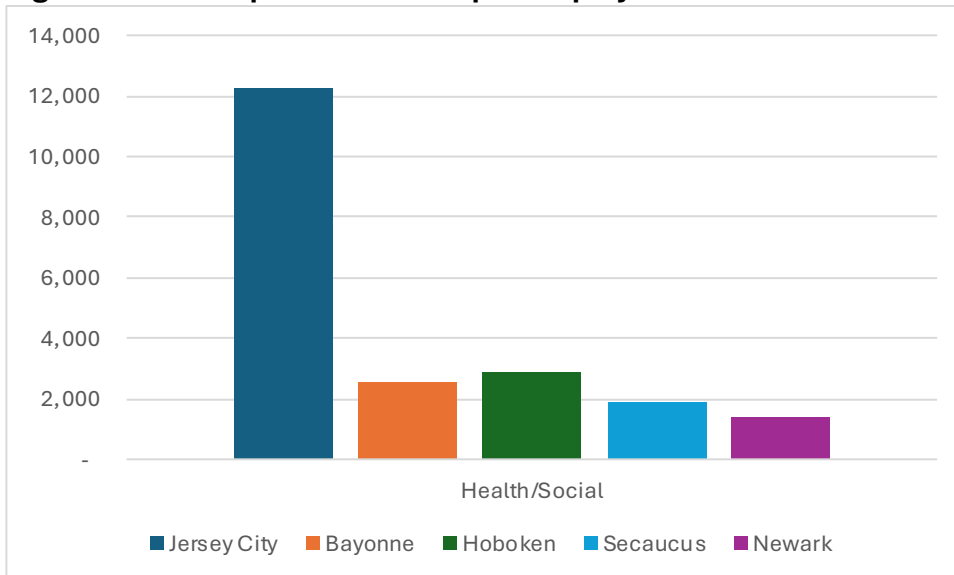
Since 2010, the Health Care industry in Jersey City added 1600 jobs (+15%) to total 12,300 in 2022, the latest year for which data are available. When compared to surrounding cities, Jersey City has four times the number of health care jobs as Hoboken, Bayonne, Secaucus, and Newark.

Figure 3.27. Jersey City Health Care and Social Assistance Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

Figure 3.28. Comparative Municipal Employment 2022: Health Care and Social Assistance

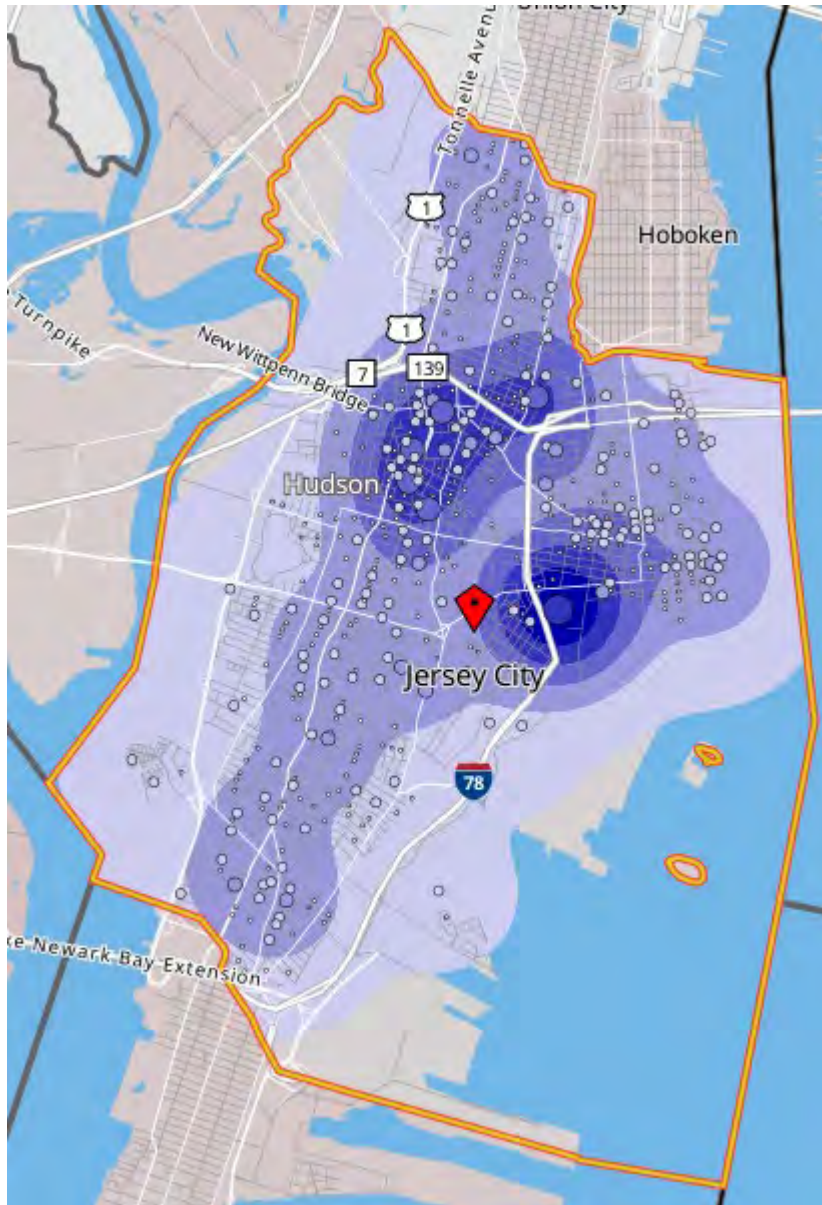


Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Major Employers/Significant Businesses

Jersey City Medical Center on Jersey Ave in Ward F, just south of the Historic Downtown and Christ Hospital on Pallisade Avenue at the border of Wards C and D are the predominant sector employers in the City. While Jersey City Medical Center is surrounded by a tight radius of supporting facilities, the medical facilities focused on Christ Hospital are less densely located. A third medical services center focuses around Journal Square where there are many individual and group primary care and specialty practices as well as ambulatory care centers.

Figure 3.29. Location of Health Care/Social Service Jobs:2021



Source: US Census LEHD OnTheMap

Opportunities and Challenges Call Out

According to a detailed analysis of New Jersey’s Health Care Sector prepared by NJDOL, employment is shifting from hospital-based to a more than 50% share of ambulatory care jobs.⁴

Occupational demand is expected to remain high in New Jersey for many health care professionals, with 24 occupations ranging from those requiring only a high school diploma or equivalent (aides) to those requiring associates (some technicians and therapists) to those needing advanced nursing

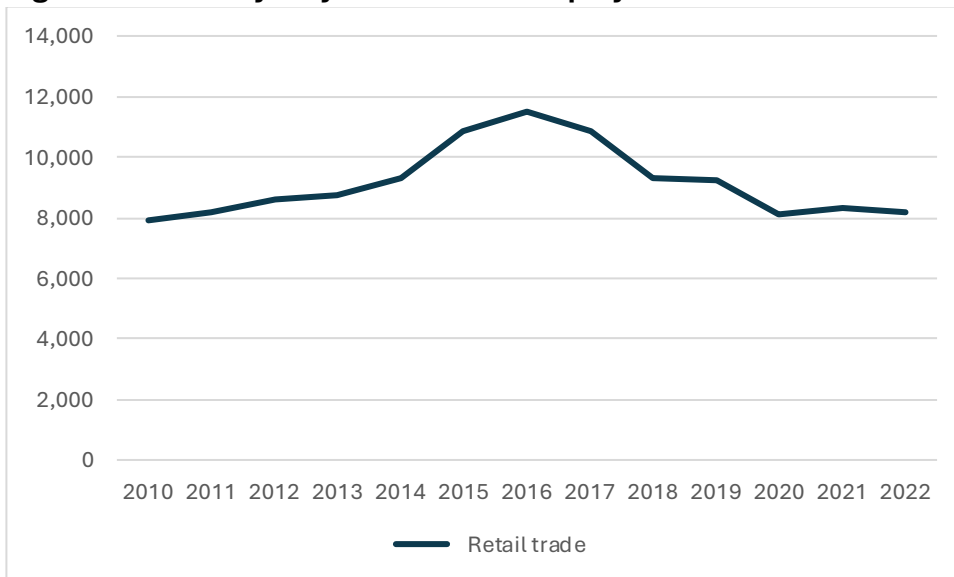
⁴ *New Jersey’s Health Sector: A Detailed Analysis of Labor Market Information*. New Jersey Department of Labor, Office of Research and Information. Spring 2024. <https://www.nj.gov/labor/labormarketinformation/assets/PDFs/pub/empecon/Healthcare%20Report.pdf>

and medical degrees.⁵ There is potential for partnerships with hospitals, medical schools, and community colleges to “up-train” those already in the entry-level health care occupations.

3.5.3 Retail Trade

Although 2022 retail employment is 3% higher than it was in 2011, Jersey City peaked in 2016 with 11,600 jobs declining through 2020 with the COVID-19 pandemic. Retail employment in the City has plateaued since, despite the presence of the Newport Centre and Hudson shopping malls. When compared to the surrounding cities, Jersey City’s retail employment is more than three times that of Hoboken or Bayonne and twice that of Secaucus and Newark.

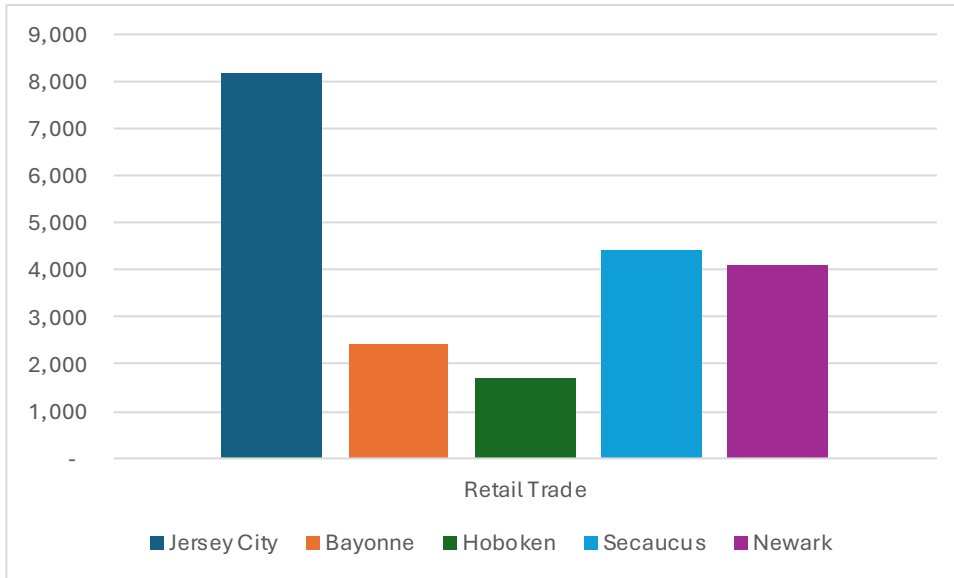
Figure 3.30. Jersey City Retail Trade Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

⁵ NJDOL. List of Demand Occupations New Jersey, 2022. www.nj.gov/labor/career-services/assets/PDFs/2022DemandOccupationsList.pdf

Figure 3.31. Comparative Municipal Employment 2022: Retail Trade

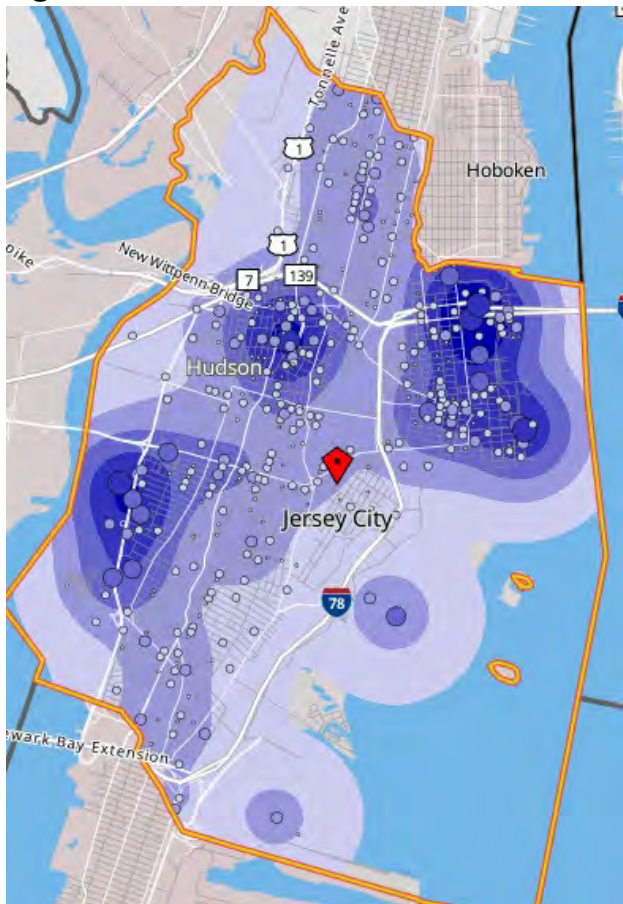


Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Major Employers/Significant Businesses

The Newport Centre shopping mall has the greatest concentration of retail jobs, followed by the area surrounding Journal Square, and in then the Hudson Mall big box stores along Route 440.

Figure 3.32. Location of Retail Jobs:2021



Source: US Census LEHD OnTheMap

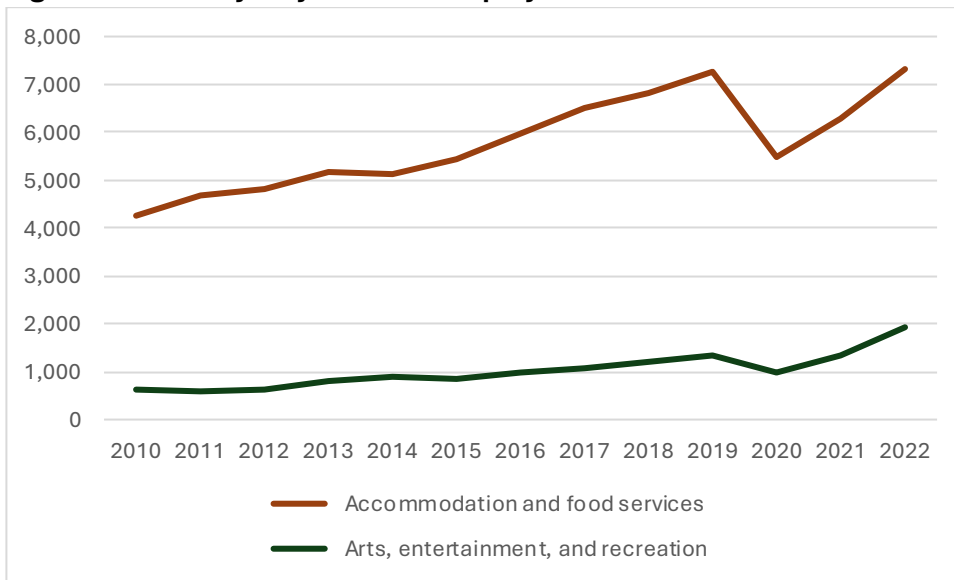
Opportunities and Challenges Call Out

As noted in Section 3.1, the retail industry is undergoing significant change. The best ways to sustain existing retailers are to continue to provide support services; ensure all of the retailers within the UEZ boundaries are aware and take advantage of the UEZ benefits; work with small retailers to develop an online presence; and continue to include retailers in advertising and marketing materials.

3.5.4 Tourism (Accommodation and Food Services/Arts, Entertainment & Recreation)

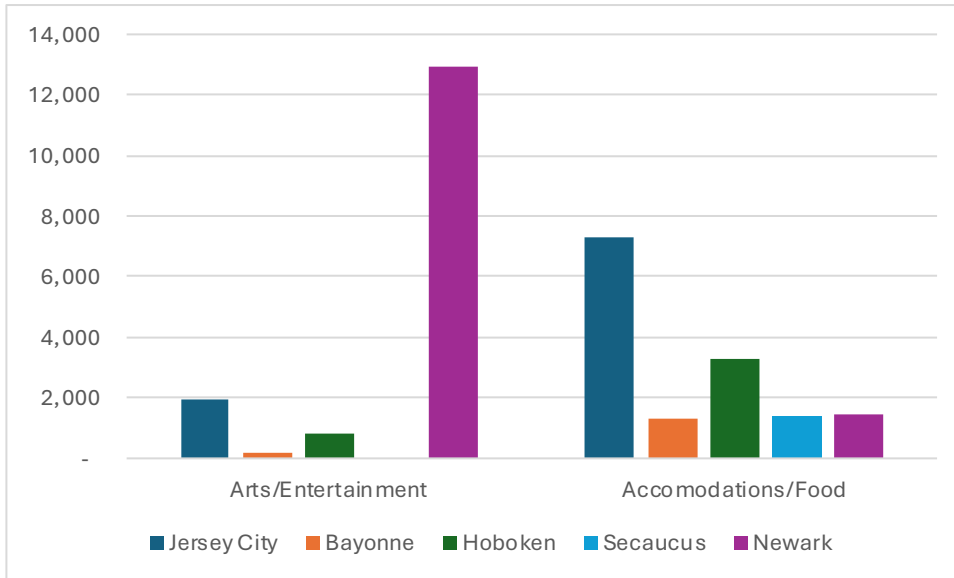
Tourism, for the purposes of this plan made up of Accommodation and Food Services and the Arts, Entertainment & Recreation sectors, has recovered to pre-pandemic heights, with a combined total of 9,200 jobs. The Accommodation and Food Services sector grew by 72% since 2010, adding more than 3,000 jobs. The Arts, Entertainment & Recreation sector added 1,300 jobs in that same period, more than tripling in size—it should be noted that this is a gross underestimate of the actual arts activity in the City as many artists are self-employed.

Figure 3.33. Jersey City Tourism Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

Figure 3.34. Comparative Municipal Employment 2022: Tourism Sectors

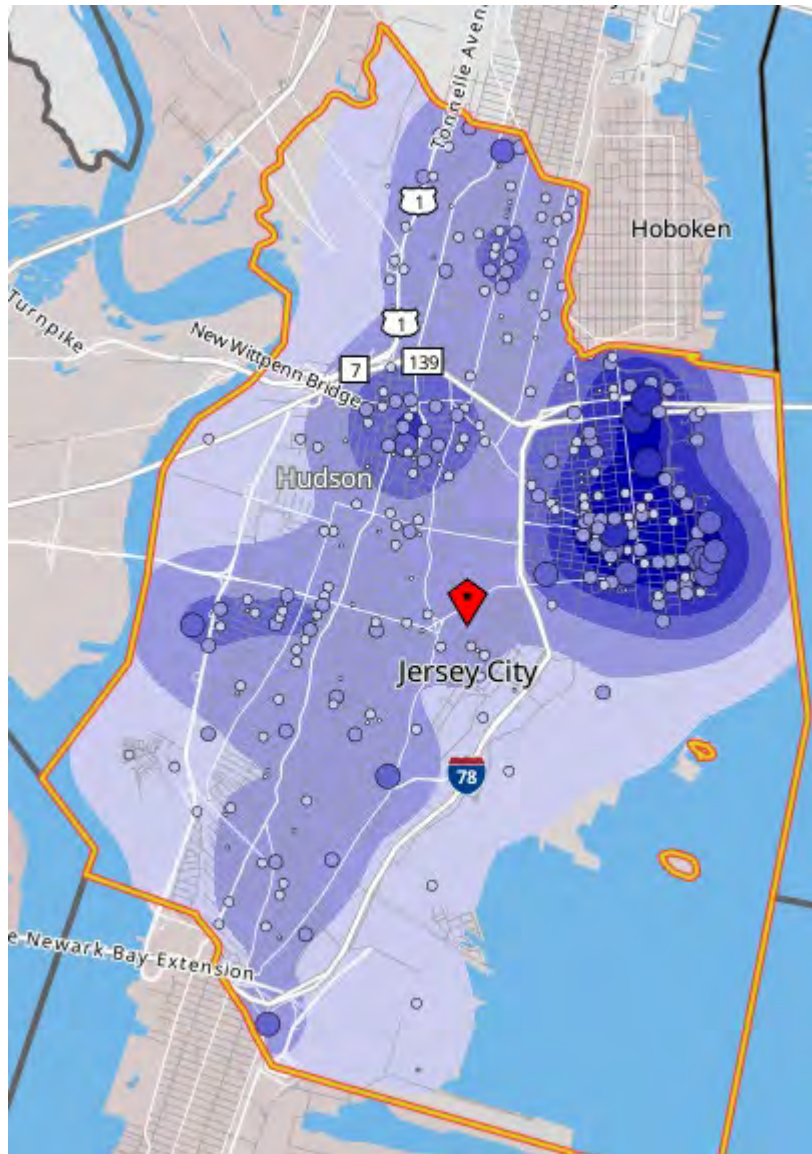


Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Accommodation and Food Services

Jersey City has greater hospitality offerings than surrounding communities. Hotels in Jersey City are largely along the waterfront from Harborside/Newport down to Paulus Hook, including the Hyatt Regency and the Westin Jersey City Newport. Proximity to and views of Manhattan make them very attractive to tourists. Online listings indicate that nightly room rates for these hotels come close to or exceed those in Manhattan directly across the Hudson. There are additional, more reasonably priced hotels clustered in Journal Square and along Route 9.

The waterfront and Journal Square are also home to many, largely new, restaurants. There are also concentrations of restaurants along Central and Summit Avenues in the Heights.

Figure 3.35. Location of Accommodation and Food Service Jobs:2021

Source: US Census LEHD OnTheMap

Arts, Entertainment, and Recreation

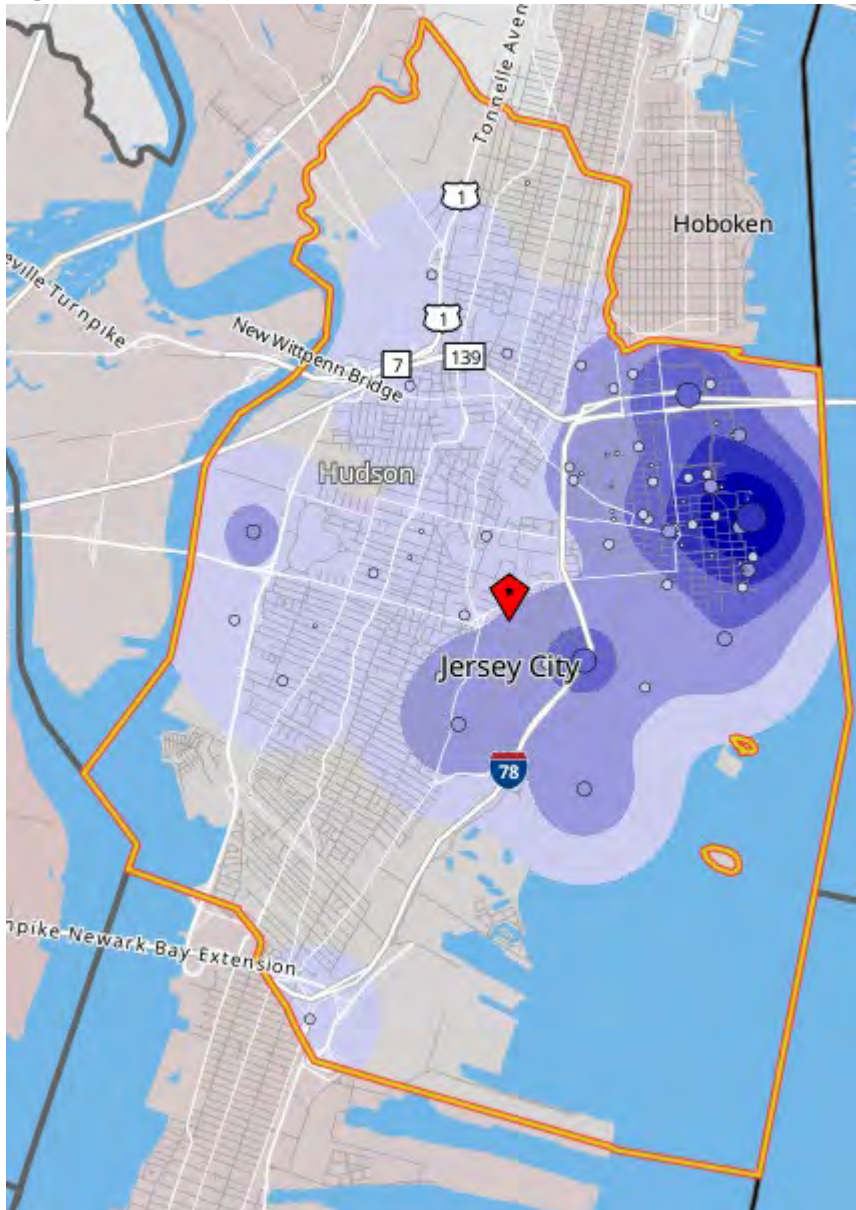
Jersey City has an abundance of arts, entertainment and recreational options that are intrinsic to tourism; of the surrounding communities, only Newark exceeds it in employment. The Jersey City Arts Council recognizes visual, stage performance ranging from music of all kinds to classical ballet, literary, and film genres among many others in their annual awards. Galleries and performing arts spaces center around the Powerhouse Arts District as well as some offshoots closer to Journal Square. A relatively new addition to the arts sector is the expansion of the film industry in Jersey City. While home to several film studios, the provision of locations for shooting has had significant local impacts. In 2023 alone, \$18.5 million in Film Tax Credits were issued in Jersey City, more than Bayonne and Newark combined. In addition, anecdotal reports are that small businesses surrounding locations receive meaningful short-term boosts in sales to crew members and staff.

Figure 3.36. Film Tax Credit Allocations:2023

Municipality	Amount
Bayonne City	\$3,765,784
Jersey City	\$18,545,131
Newark City	\$8,692,489

Source: NJ Economic Development Agency

Figure 3.27. Location of Arts, Entertainment, and Recreation Jobs:2021



Source: US Census LEHD OnTheMap

Jersey City has many public parks, the largest of which is Liberty State Park, which is home to the Liberty Science Center and also has ferry service to Ellis Island and the Statue of Liberty. Other recreational facilities within the City include two golf courses, video game and virtual reality arcades, and the RPM Raceway go-cart track.

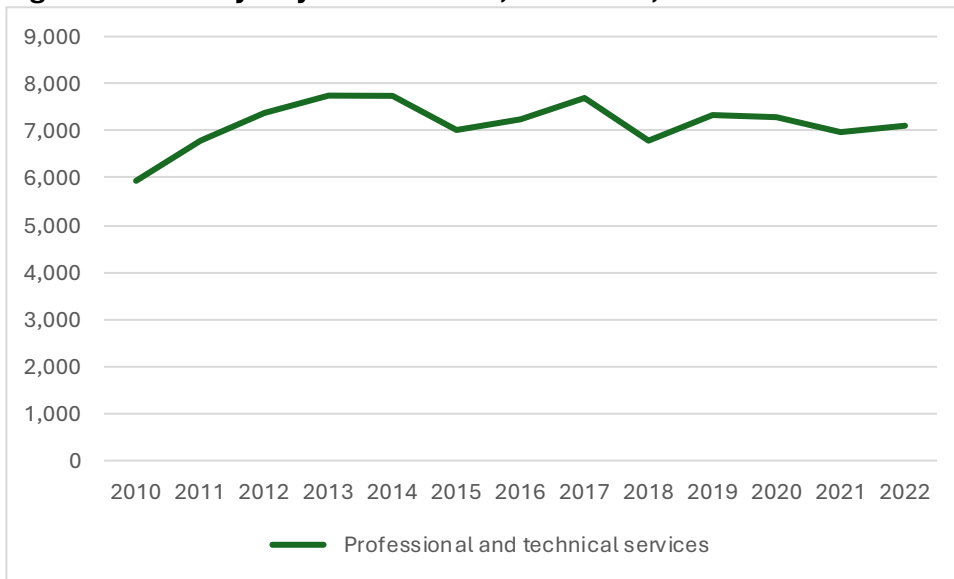
Opportunities and Challenges Call Out

Tourists willing to pay some of the highest hotel prices in the country are a market already in hand—Jersey City just needs to capture some of their time, instead of losing them entirely to New York City. Jersey City has an incredible array of tourism assets from hotels to restaurants to events to the arts, but it is incredibly difficult, as noted in the outreach, for visitors and residents alike to learn about them in any comprehensive way. The City is in need of a comprehensive and optimized tourism plan. This would build on existing marketing efforts, create and maintain a website.

3.5.5 Professional, Scientific, and Technical Services

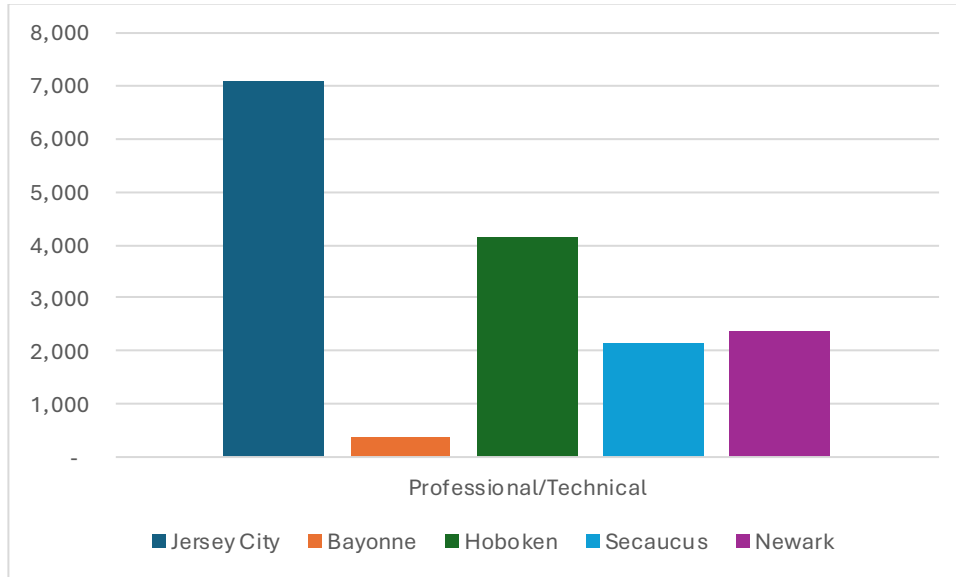
Professional, Scientific, and Technical services sector encompasses a vast array of services for both businesses and individuals including accounting, legal, architecture, engineering, design, research, translation, and veterinary services. This large diverse sector’s employment has fluctuated between 7,000 and 8,000 jobs in Jersey City for most of the past decade, with current employment at 7,100. Hoboken, a much smaller city, has a competitive share in comparison, while Newark and Secaucus trail behind.

Figure 3.38. Jersey City Professional, Scientific, and Technical Services Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

Figure 3.39. Comparative Municipal Employment 2022: Professional, Scientific, and Technical Services

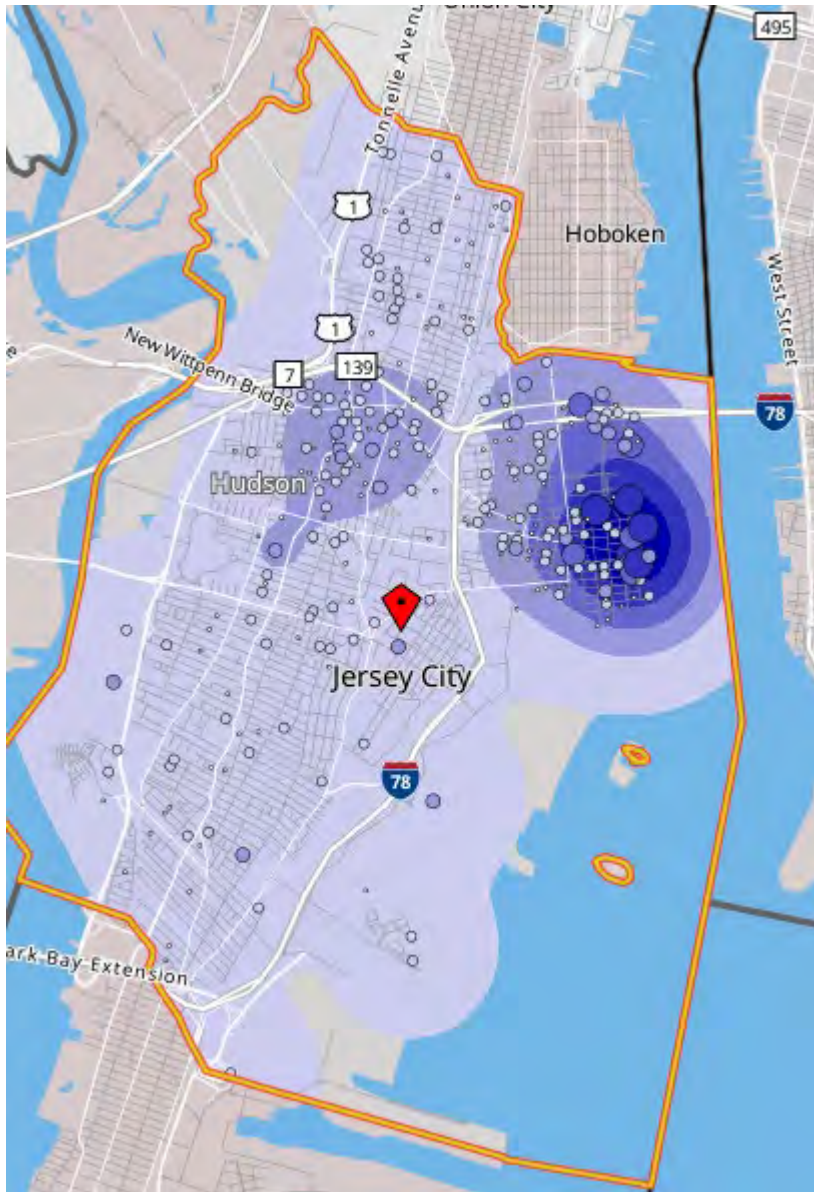


Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Major Employers/Significant Businesses

Looking at the sector as a whole, Professional, Scientific and Technical services cluster around Exchange Place and Journal Square. More specifically, Jersey City has several institutions that tie into the State’s Pharma and Life Sciences cluster, including APCER Life Sciences, DM Clinical Research, AC Research, and Specialized Pharma Analytics.

Figure 3.40. Location of Professional, Scientific, and Technical Services Jobs:2021



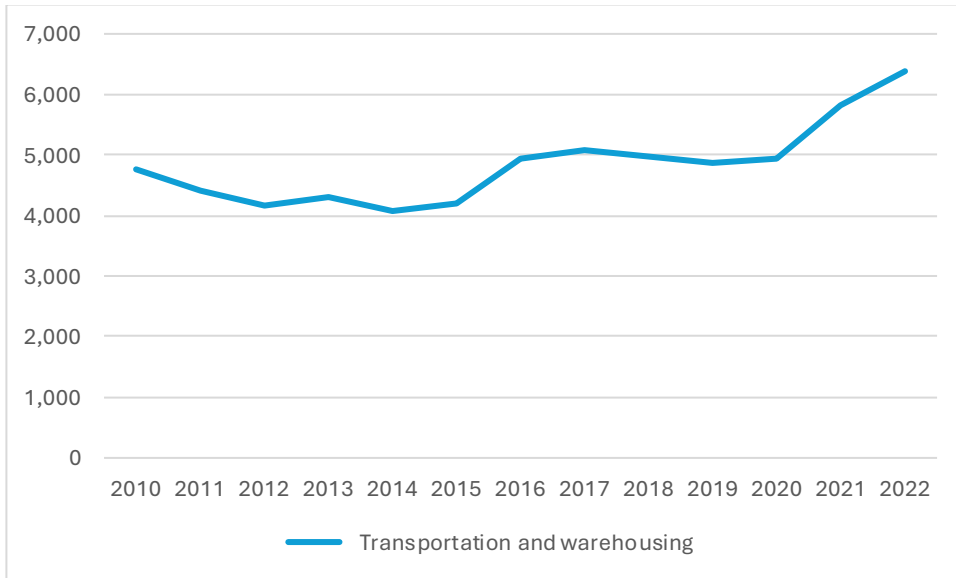
Source: US Census LEHD OnTheMap

3.5.6 Transportation and Warehousing

Following regional and national trends, Transportation and Warehousing employment in Jersey City has been growing over the past decade, with a significant uptick since 2020, reflecting the increase in last mile deliveries from online shopping. As of 2022, there were 6,400 sector jobs in Jersey City; that number is expected to grow.

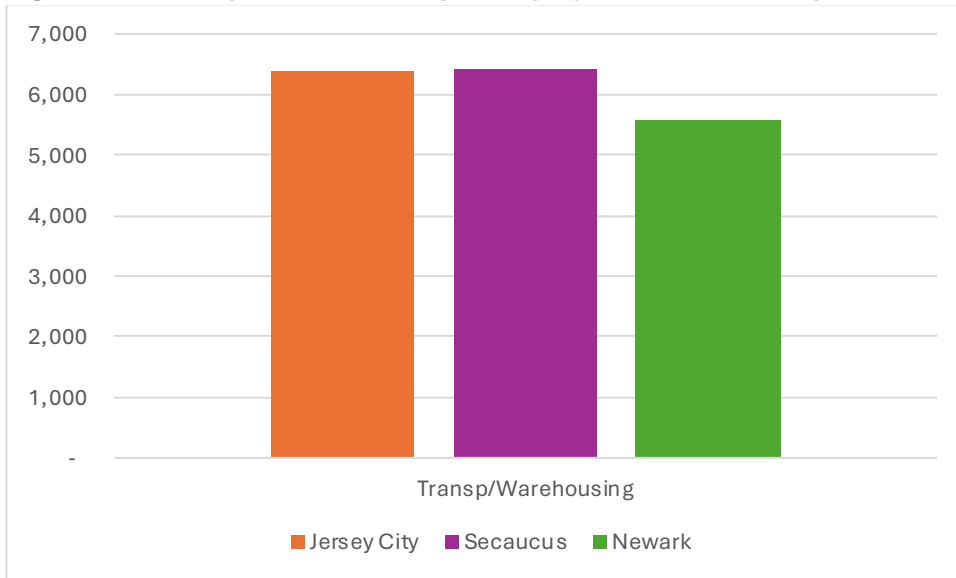
Newark and Secaucus are better comparables for the Transportation and Warehousing industry. Jersey City has almost the exact same sector employment as Secaucus, while Newark lags slightly with 5,600 jobs.

Figure 3.41. Jersey City Transportation and Warehousing Employment 2010-2022



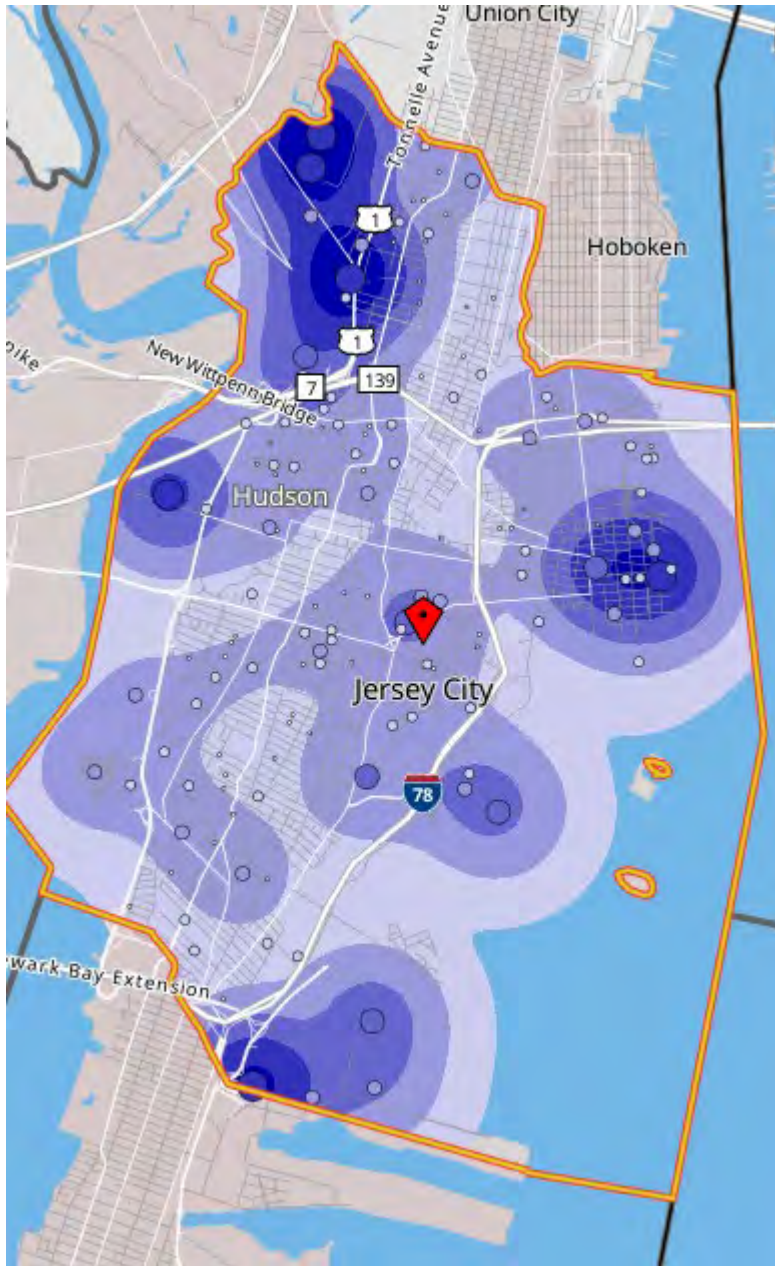
Source: NJDOL New Jersey Employment and Wages, Municipality by industry

Figure 3.42. Comparative Municipal Employment 2022: Transportation & Warehousing



Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Figure 3.43. Location of Transportation and Warehousing Jobs:2021



Source: US Census LEHD OnTheMap

The greatest concentration of Transportation and Warehousing jobs is located along the northwestern border of the Jersey City along Highways 1/9 and 139, which includes those located in the HRP Hudson Logistics Park. This is followed by Port Jersey/Greenville Yards, on the southernmost portion of the waterfront. There is still a notable amount of warehousing employment in the Powerhouse Arts district, and likely a fair amount of last mile delivery services.

Major Employers/Significant Businesses

The Port Jersey Corporation and the Port Authority of New York and New Jersey are major employers at Port Jersey/Greenville Yards.

HRP Logistics Park will house logistics centers for CVS, DB Schenker.

Opportunities and Challenges Call Out

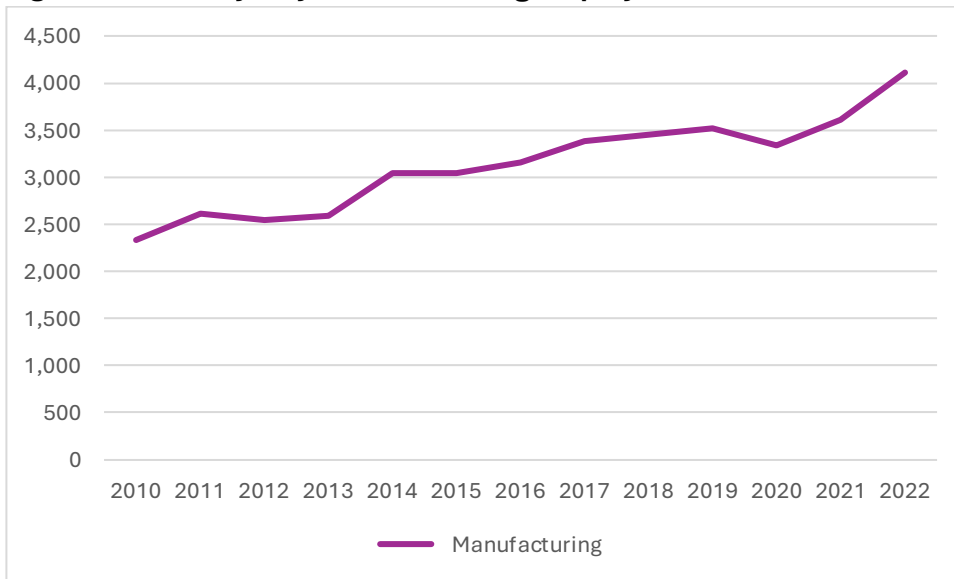
Limited appropriate sites left to take advantage of this growing industry.

Last mile deliveries can exacerbate traffic congestion.

3.5.7 Manufacturing

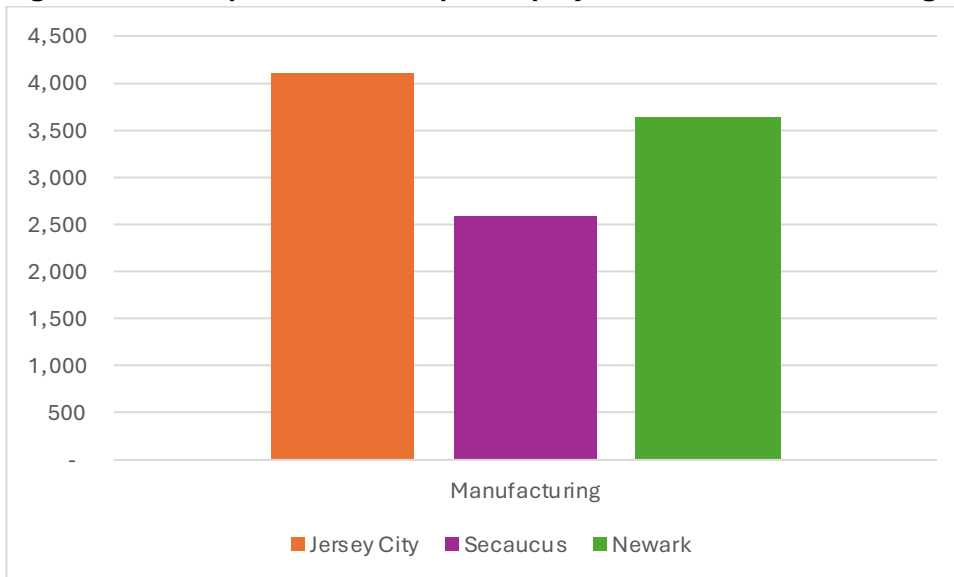
Manufacturing in Jersey City has increased by 76% (+1800 jobs) since 2010, reaching 4,100 jobs in 2022, with particularly strong growth since 2020. Jersey City exceeds both Secaucus and Newark in Manufacturing jobs.

Figure 3.44. Jersey City Manufacturing Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

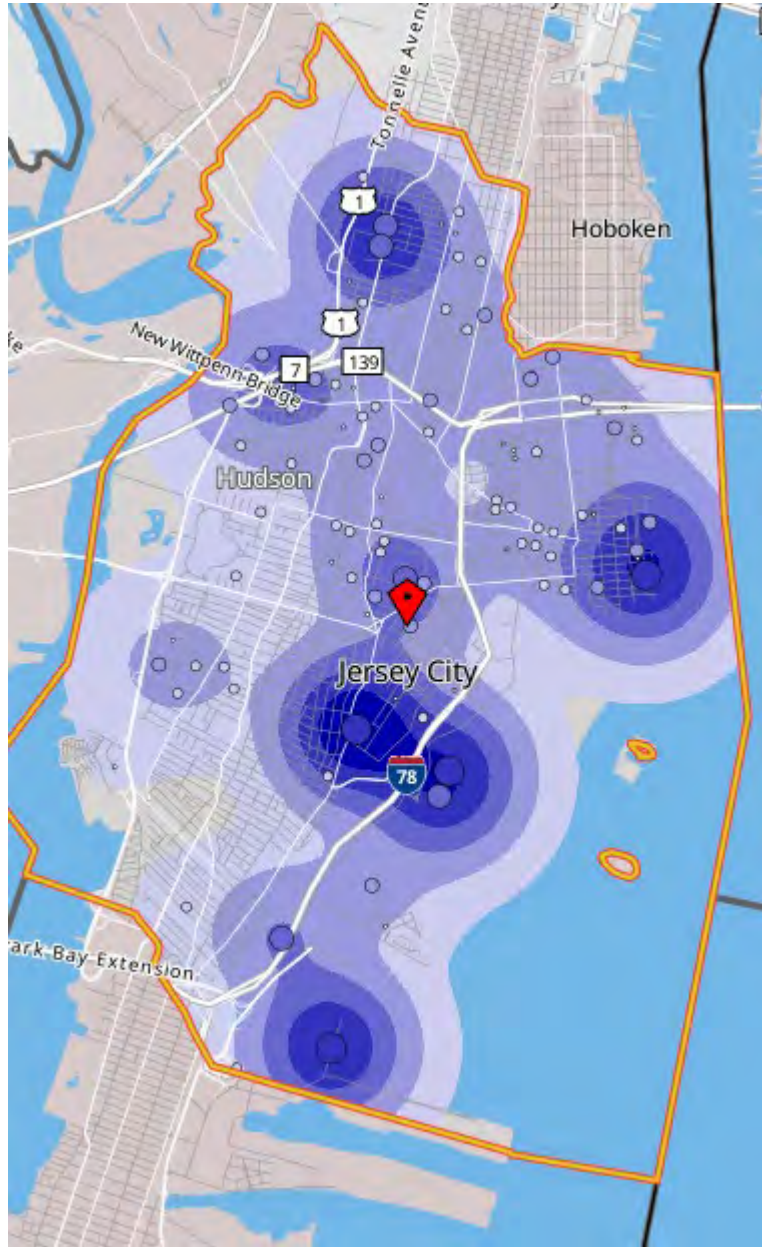
Figure 3.45. Comparative Municipal Employment 2022: Manufacturing



Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

The greatest concentration of Manufacturing jobs in Jersey City is in the Montgomery Industrial Park just to the East of the Beacon, with additional clusters along Highways 1 & 9 along the western side of the City. Manufacturers on the Waterfront range from metal works to chemical and pharmaceutical manufacturers to brewing companies.

Figure 3.46. Location of Manufacturing Jobs:2021



Source: US Census LEHD OnTheMap

Major Employers/Significant Businesses

The Montgomery Industrial Center is home to a significant cluster of food production businesses including Rajbhog Foods, Wei Chuan USA, and DeBragga & Spittler.

All located in the Waterfront/Harborside, Organon, Epibone, J. Molner, and Galata Chemicals have created their own pharma cluster.

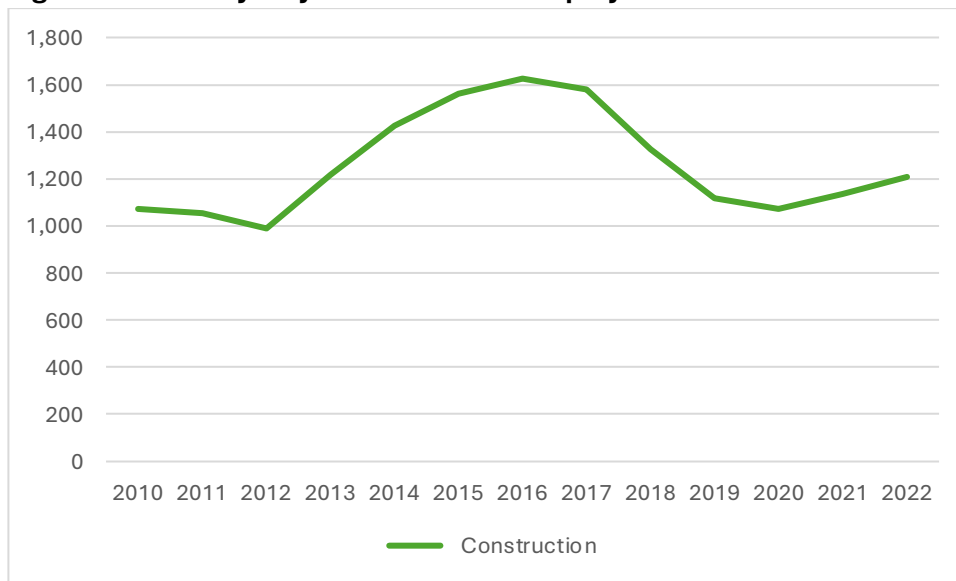
Opportunities and Challenges Call Out

Advanced manufacturing in the biotech and pharma industries are manufacturing growth sectors.

3.5.8 Construction

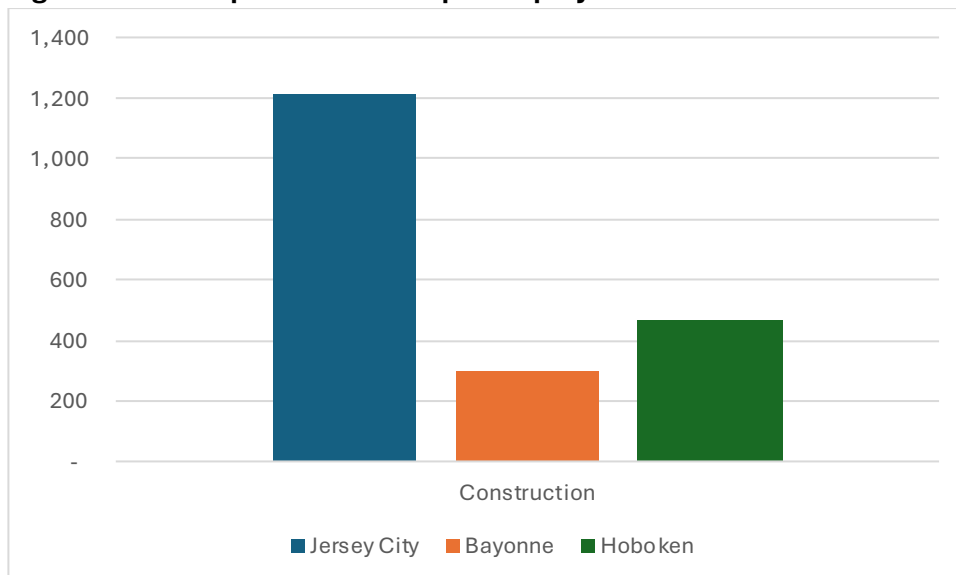
Construction employment in Jersey City peaked in 2016 at 1,625 jobs. The number of construction jobs is beginning to increase again as new developments are getting underway. Reflecting all of the development activity, Jersey City had 1,200 sector jobs in 2022 compared to Bayonne and Hoboken at 300 and 470, respectively.

Figure 3.47. Jersey City Construction Employment 2010-2022



Source: NJDOL New Jersey Employment and Wages, Municipality by industry

Figure 3.48. Comparative Municipal Employment 2022: Construction



Source: NJDOL New Jersey Employment and Wages, State and Municipality by industry

Major Employers/Significant Businesses

There are building and infrastructure construction sites all over Jersey City, with expectations of more to come, especially when the Gateway Access project gets underway.

Opportunities and Challenges Call Out

Construction activity in Jersey City is primarily residential buildings, but construction workers of most types remain in demand. However, in keeping with the State's emerging sectors (Section 3.1.5) installation of alternative energy (particularly solar photovoltaic panels) and security and alarm systems have recently been added to the most recent occupational demand report.



4 Population & Housing

4.1 Demographics

4.1.1 Population Trends

Over the past several decades, Jersey City has shifted from slower population growth to much stronger recent gains. Between 1990 and 2022, the city's population grew by 25.4%, close to Hudson County's 27.2% increase and well above the growth in Newark (11%) and New York City (13.8%). During the 1990s and 2000s, Jersey City's growth was steady but lagged behind New York City and the surrounding region. However, from 2010 to 2022, Jersey City saw a 15.8% increase in population, making it one of the fastest-growing areas compared to New Jersey's overall 5.3% growth. This recent growth averaged 1.2% per year, surpassing the long-term average of 0.7%. As a result, Jersey City has caught up with regional growth and even outpaced nearby cities.

Figure 4.1. Total Population in Jersey City and Surrounds, 1990-2022

	Jersey City	New York City	Newark	Hudson County	New Jersey
1990	228,542	7,322,635	275,100	553,104	7,730,192
2000	240,055	8,008,278	273,592	608,975	8,414,350
2010	247,597	8,175,133	277,140	634,266	8,791,894
2022	286,661	8,335,897	305,339	703,366	9,261,699
2010-2022					
Numeric Change	+39,064	+160,764	+28,199	+69,100	+469,805
Percent Change	+15.8%	+2.0%	+10.2%	+10.9%	+5.3%
Annual Average Change	+1.2%	+0.2%	+0.8%	+0.9%	+0.4%
1990-2022					
Numeric Change	+58,119	+1,013,262	+30,239	+150,262	+1,531,507
Percent Change	+25.4%	+13.8%	+11.0%	+27.2%	+19.8%
Annual Average Change	+0.7%	+0.4%	+0.3%	+0.8%	+0.6%

Sources: US Census Bureau, Decennial Censuses, 1990-2010, 2022 ACS 1-Year Estimate

4.1.2 Age

From 2010 to 2022, Jersey City's population growth was driven mainly by older residents, while the youth population declined. The city's total population increased by 15.8%, but the number of children under 18 dropped by 0.9%. The 18-34 age group grew by 13%, although their share of the total population decreased slightly. The 35-49 age group saw a 17.2% increase, and the 50-64 group grew by 22.1%, indicating more middle-aged residents either moving in or staying. The most significant change occurred among those 65 and older, whose numbers surged by over 50%, expanding their share of the population. Overall, Jersey City is shifting toward an older demographic, with substantial growth among people aged 50 and above.

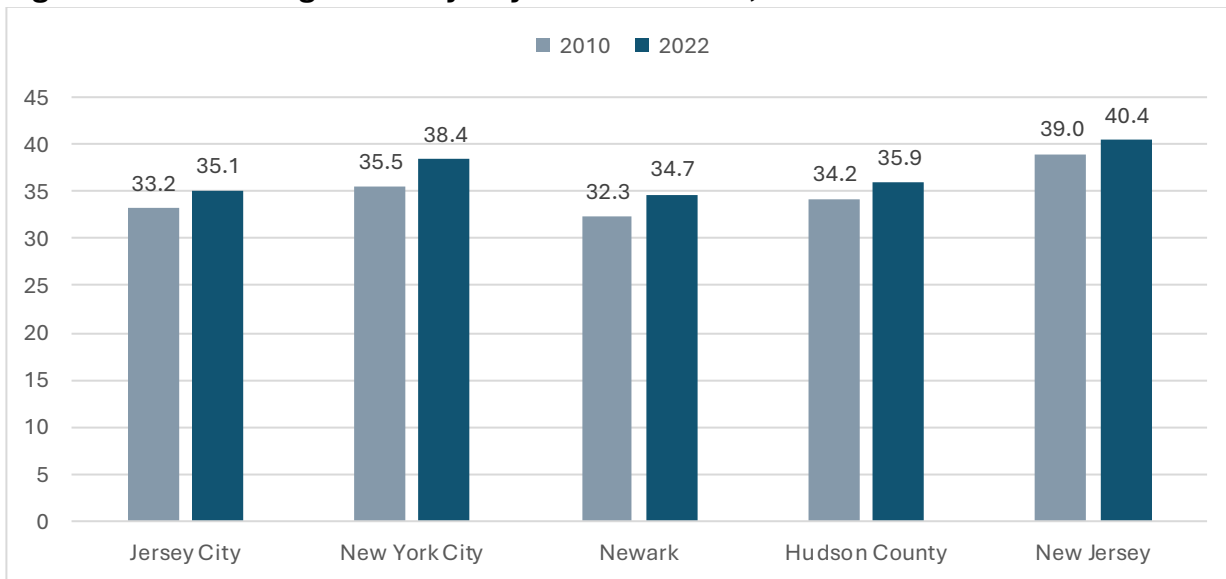
Figure 4.2. Population by Age in Jersey City, 2010-2022

Population Count				
	2010	2022	Numeric Change	Percent Change
Total	247,597	286,661	+39,064	+15.8%
0-17	52,348	51,883	-465	-0.9%
18-34	80,308	90,717	+10,409	+13.0%
35-49	53,842	63,082	+9,240	+17.2%
50-64	38,745	47,323	+8,578	+22.1%
65+	22,354	33,656	+11,302	+50.6%
Population Distribution				
	2010	2022	Percentage Point Change	
Total	100.0%	100.0%	+0.0%	
0-17	21.1%	18.1%	-3.0%	
18-34	32.4%	31.6%	-0.8%	
35-49	21.7%	22.0%	+0.3%	
50-64	15.6%	16.5%	+0.9%	
65+	9.0%	11.7%	+2.7%	

Sources: US Census Bureau, 2010 Decennial Census & 2022 ACS 1-Year Estimate

Jersey City and other urban centers in Hudson County continue to attract younger populations despite the overall aging trend. From 2010 to 2022, Jersey City's median age rose from 33.2 to 35.1, indicating a modest increase compared to nearby areas. While New York City and New Jersey reached median age highs of 38.4 and 40.4, respectively, Jersey City, Newark, and Hudson County remained comparatively younger.

Figure 4.3. Median Age in Jersey City and Surrounds, 2010-2022



Sources: US Census Bureau, 2010 Decennial Census & 2022 ACS 1-Year Estimate

4.1.3 Racial & Ethnic Diversity

As Jersey City's population expanded over the past decade, its racial and ethnic composition shifted, becoming more White non-Hispanic and more Asian non-Hispanic. The non-Hispanic Black population decreased in share by 5.7%, while the Hispanic share remained steady. In terms of actual numbers, the non-Hispanic Asian/Native Hawaiian/Pacific Islander population saw the largest numeric gain, adding nearly 17,800 people, representing a 29.1% increase. Following closely, the non-Hispanic White population also grew substantially, with an increase of over 14,300 individuals (+26.9%). The Hispanic or Latino population increased by about 9,700 people, reflecting a 14.2% gain. In contrast, the Black or African American population decreased by nearly 6,900 individuals (-11.7%). Additionally, the Two or More Races group experienced the highest percentage growth at 70.6%, adding over 4,100 individuals since 2010.

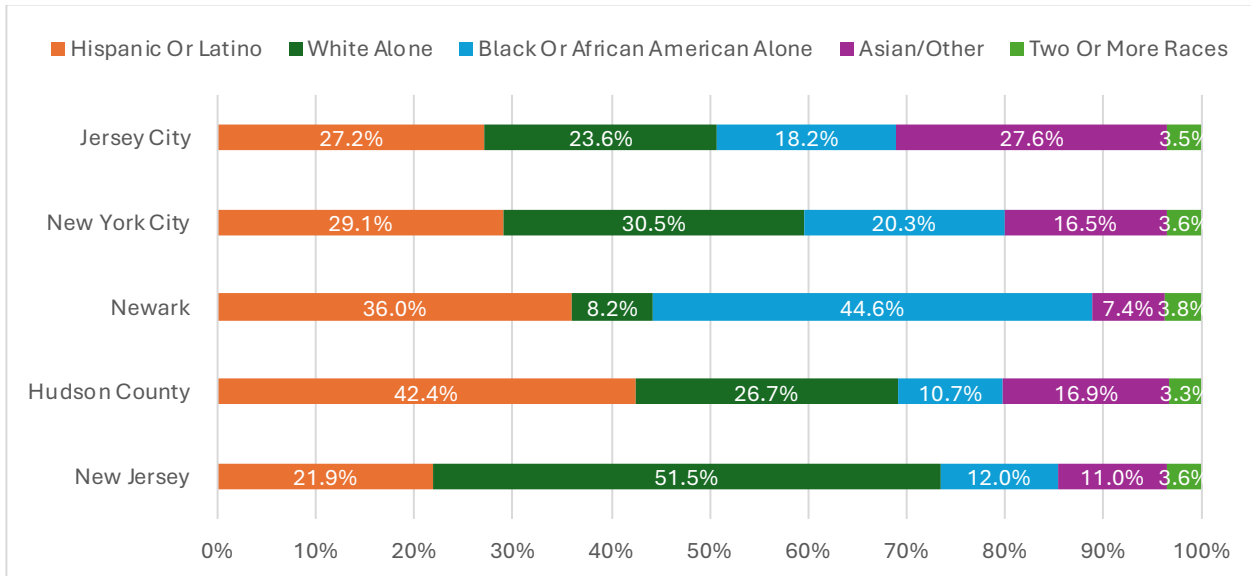
Figure 4.4. Jersey City Population by Mutually Exclusive Race and Ethnicity, 2010-2022

Population Count				
	2010	2022	Numeric Change	Percent Change
Total	247,597	286,661	+39,064	+15.8%
Hispanic Or Latino	68,256	77,949	+9,693	+14.2%
White Alone	53,236	67,546	+14,310	+26.9%
Black Or African American Alone	59,060	52,174	-6,886	-11.7%
Asian/Native Hawaiian/Pacific Islanders Alone	61,210	79,038	+17,828	+29.1%
Two Or More Races Alone	5,835	9,954	+4,119	+70.6%
Population Distribution				
	2010	2022	Percentage Point Change	
Total	100.0%	100.0%	+0.0%	
Hispanic Or Latino	27.6%	27.2%	-0.4%	
White Alone	21.5%	23.6%	+2.1%	
Black Or African American Alone	23.9%	18.2%	-5.7%	
Asian/Native Hawaiian/Pacific Islanders Alone	24.7%	27.6%	+2.9%	
Two Or More Races Alone	2.4%	3.5%	+1.1%	

Sources: US Census Bureau, 2010 Decennial Census & 2022 ACS 1-Year Estimate

In 2022, Jersey City was home to a diverse mix of people, with 27.2% identifying as Hispanic or Latino, 23.6% as White, and 18.2% as Black or African American. The Asian and related racial groups accounted for 27.6% of the population, which is notably higher compared to nearby Newark and Hudson County. Unlike the rest of New Jersey, where the majority of people are White (51.5%), Jersey City features a more balanced distribution of racial and ethnic groups, primarily composed of Black, Indigenous, and People of Color (BIPOC) residents.

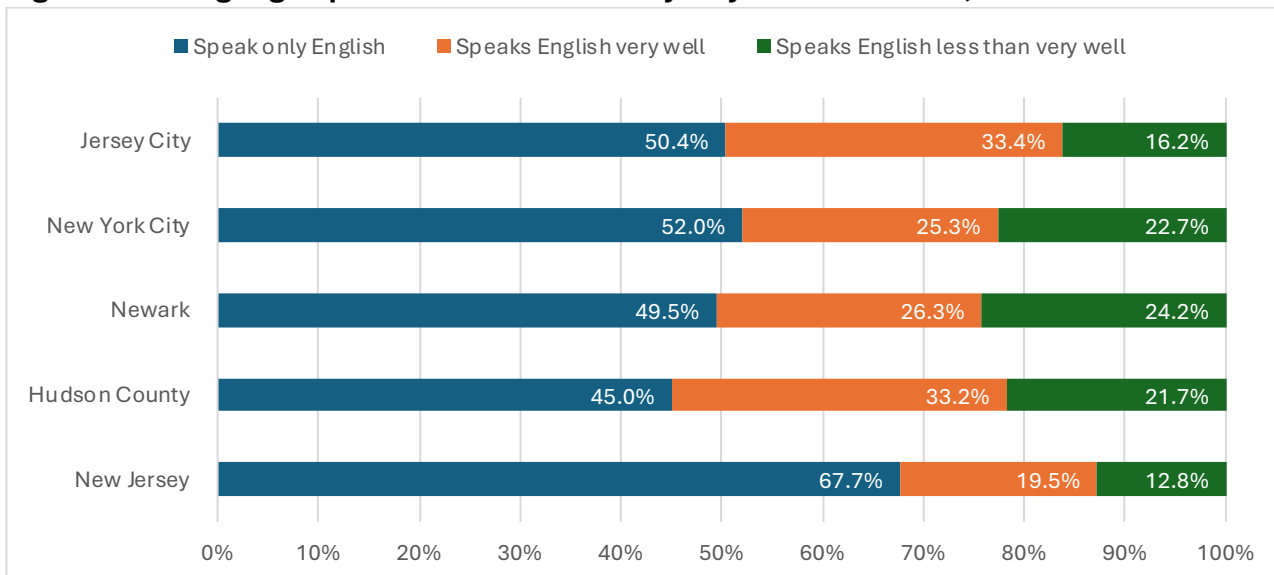
Figure 4.5. Mutually Exclusive Race and Ethnicity in Jersey City and Surrounds, 2022



Source: US Census Bureau, 2022 ACS 1-Year Estimate

In 2022, an estimated 50.4% of people in Jersey City speak only English, roughly equal to levels in New York City and Newark. Fully one-third (33.4%) of Jersey City residents speak English very well, while 16.2% speak it less than very well. Unlike the rest of New Jersey, where 67.7% of people speak only English, Jersey City has a wide variety of language skills among its residents. Nearly 20% of Jersey City residents speak Spanish, which is a lower share than in New York City (23.1%), and Newark (32.8%).

Figure 4.6. Language Spoken at Home in Jersey City and Surrounds, 2022



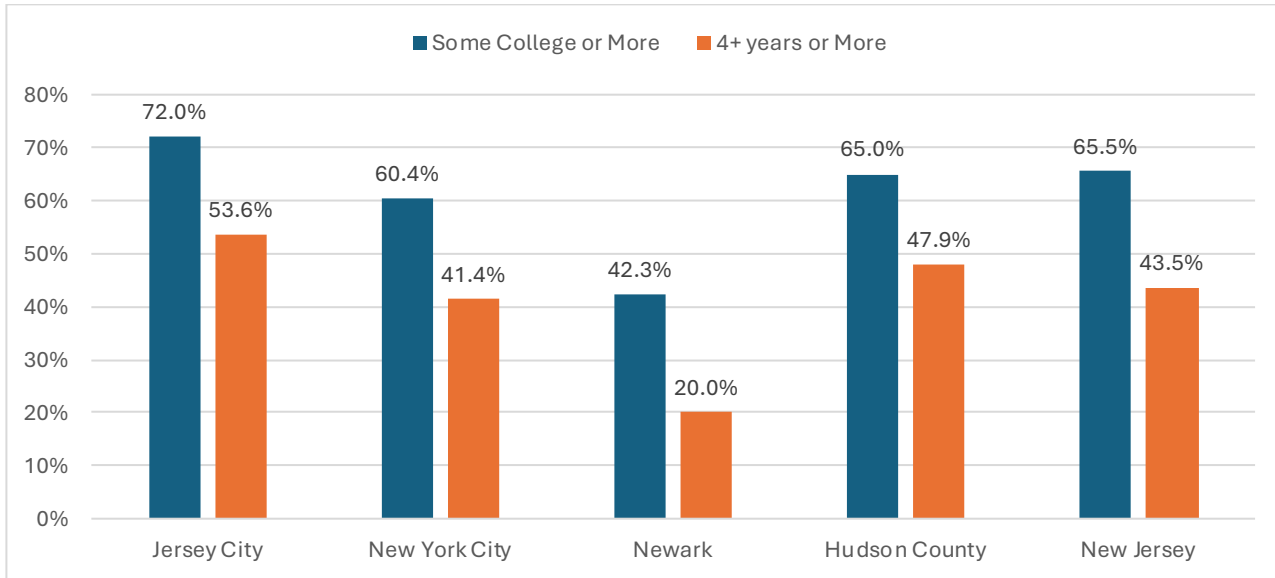
Source: US Census Bureau, 2022 ACS 1-Year Estimate

4.1.4 Educational Attainment

In 2022, Jersey City residents had a high level of education, with 72% having completed some college or more, significantly higher than Newark (42.3%) and notably above New York City (60.4%),

Hudson County (65%), and the State of New Jersey (65.5%). 53.6% of Jersey City residents held a bachelor’s degree or higher, far surpassing the rates in Newark (20%), New York City (41.4%), and New Jersey (43.5%).

Figure 4.7. Educational Attainment in Jersey City and Surrounds, 2022



Source: US Census Bureau, 2022 ACS 1-Year Estimate

4.1.5 Income

Between 2010 and 2022, the median household income in Jersey City rose significantly from \$52,950 to \$94,080, reflecting a 77.7% increase. Even when adjusted for inflation, Jersey City's income still grew by a strong 32.4%. This income growth far outpaced that of neighboring cities, being more than double the increase in Hudson County (12.9%) and over five times greater than the overall growth in New Jersey.

As of 2022, Jersey City’s median household income of \$94,000 was nearly on par with the state average of \$96,300 and significantly higher than New York City’s median of \$74,700. Although family poverty decreased by 6.7 percentage points since 2010, 9.4% of families in Jersey City still lived below the federal poverty level. However, this poverty rate was much lower than in New York City (14.4%) and Newark (18.6%).

Figure 4.8. Median Household Income in Jersey City and Surrounds, 2010-2022

	Jersey City	New York City	Newark	Hudson County	New Jersey
2010	52,950	48,743	32,043	54,817	67,681
2022	94,080	74,694	49,688	83,056	96,346
2010-2022 % Change	+77.7%	+53.2%	+55.1%	+51.5%	+42.4%
2010-2022 % Chang (Adjusted for Inflation)	+32.4%	+14.2%	+15.5%	+12.9%	+6.1%

Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

4.2 Housing

4.2.1 Overview

Between 1990 and 2022, Jersey City saw a substantial 49.8% increase in housing units, rising from about 90,700 to nearly 136,000, more than double the growth rate of New York City (+23.0%) and New Jersey (+23.1%). Nearly two-thirds of the 45,200 additional units in Jersey City were built after 2010, reflecting an unprecedented housing construction boom. During this period, the city's housing stock grew by 25.0%, almost triple New York City's 9.1% increase, despite New York also seeing significant growth.

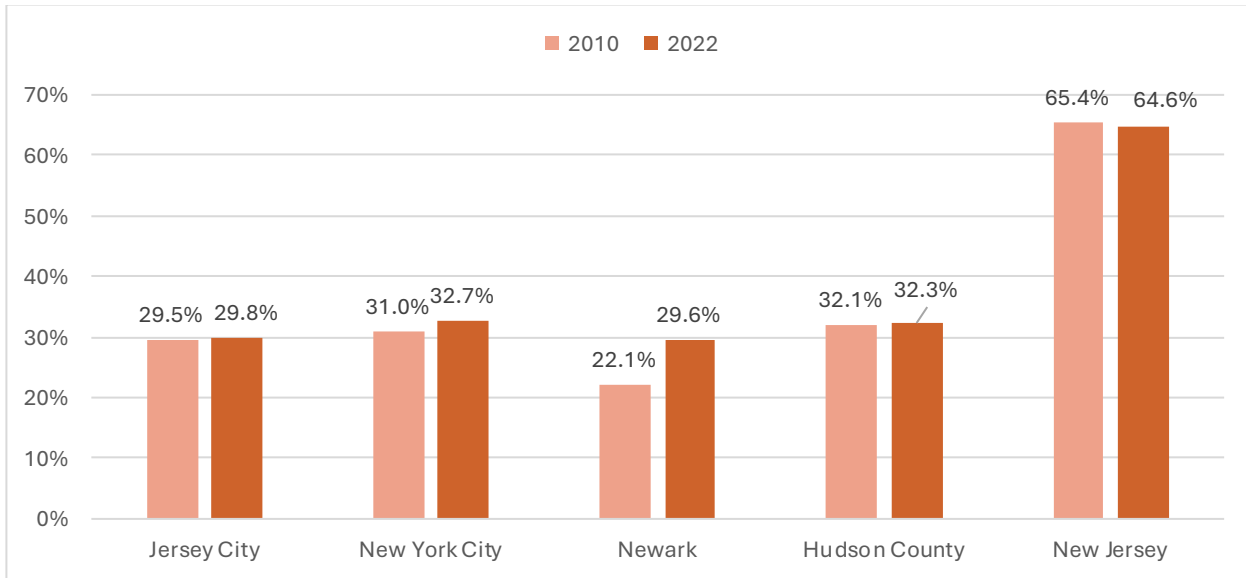
Figure 4.9. Housing Units in Jersey City and Surrounds, 1990-2022

	Jersey City	New York City	Newark	Hudson County	New Jersey
1990	90,724	2,992,193	102,425	229,683	3,075,311
2000	93,648	3,200,912	100,150	240,618	3,310,275
2010	108,720	3,371,062	109,520	270,335	3,553,562
2022	135,927	3,679,063	118,265	319,614	3,785,097
2010-2022					
Numeric Change	+27,207	+308,001	+8,745	+49,279	+231,535
Percent Change	+25.0%	+9.1%	+8.0%	+18.2%	+6.5%
Annual Average Change	+1.9%	+0.7%	+0.6%	+1.4%	+0.5%
1990-2022					
Numeric Change	+45,203	+686,870	+15,840	+89,931	+709,786
Percent Change	+49.8%	+23.0%	+15.5%	+39.2%	+23.1%
Annual Average Change	+1.3%	+0.6%	+0.5%	+1.0%	+0.7%

Sources: US Census Bureau, Decennial Censuses, 1990-2010, 2022 ACS 1-Year Estimate

Despite the addition of thousands of housing units in Jersey City between 2010 and 2022, the homeownership rate has barely changed, increasing only slightly from 29.5% to 29.8% (+0.3 percentage points). This stability contrasts with the more sizable gains in nearby areas, such as New York City (+1.7 percentage points) and Newark (+7.5 percentage points).

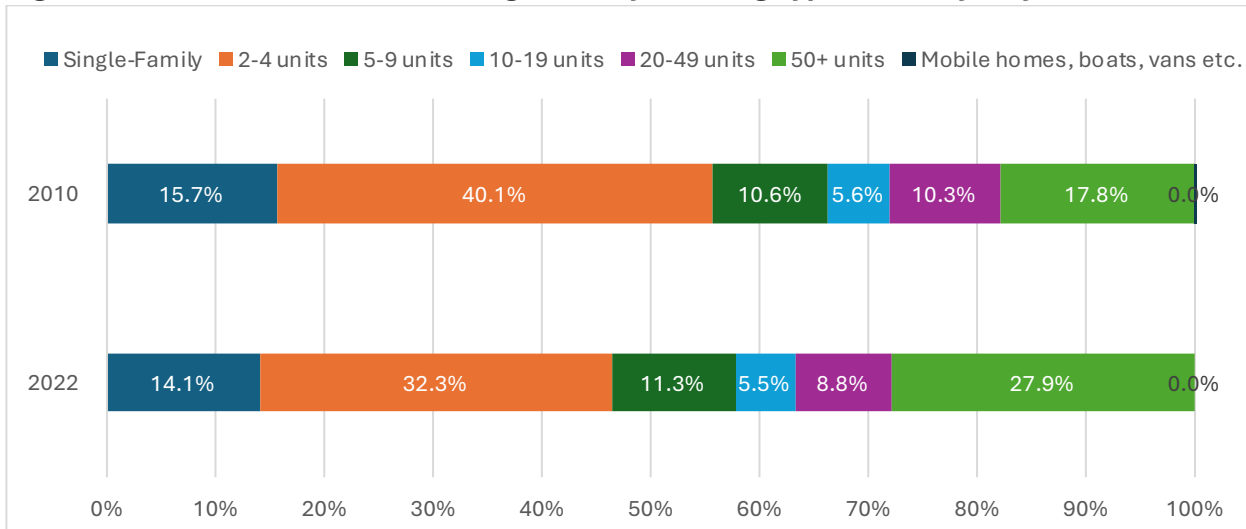
Figure 4.10. Homeownership Rate in Jersey City and Surrounds, 2010 & 2022



Sources: US Census Bureau, 2010 Decennial Census & 2022 ACS 1-Year Estimate

The distribution of housing units by building type in Jersey City changed between 2010 and 2022, primarily due to a building boom focused on high-density apartment complexes. The share of single-family homes decreased from 15.7% to 14.1%, while smaller multifamily units (2-4 units) also saw a decline, dropping from 40.1% to 32.3%. In contrast, the percentage of larger buildings with 50 or more units increased significantly, rising from 17.8% to 27.9%.

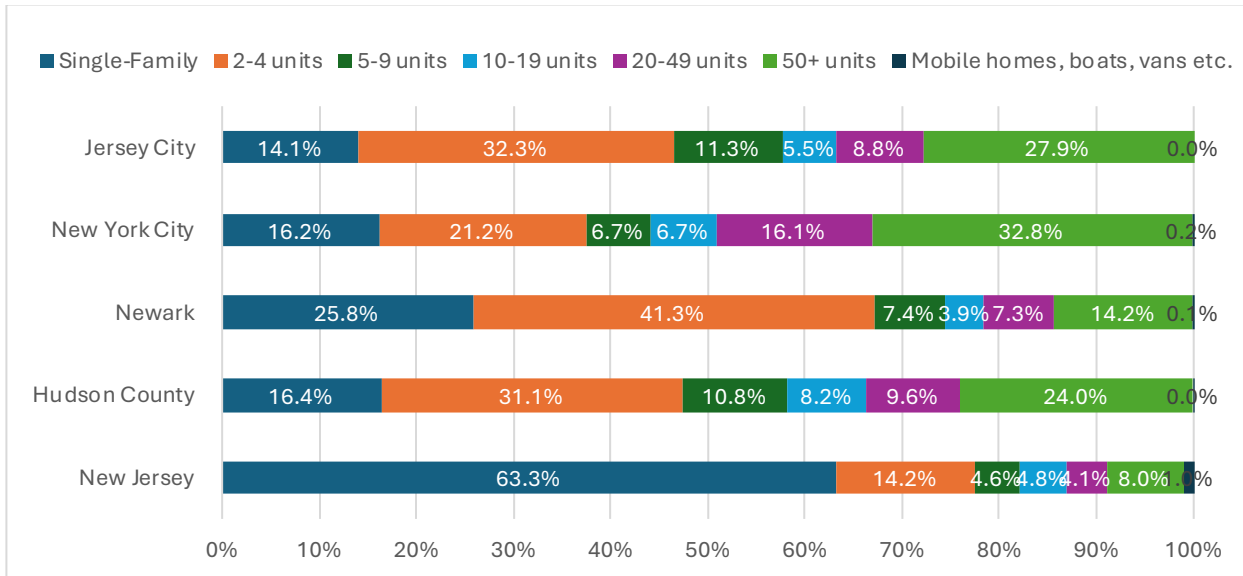
Figure 4.11. Distribution of Housing Units by Building Type in Jersey City, 2010 & 2022



Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

Jersey City's housing stock by building type is more similar to that of New York City than to Newark's. Both cities have a comparable share of single-family homes and a significant proportion of units in high-density buildings with 50 or more units.

Figure 4.12. Distribution of Housing Units by Building Type in Jersey City and Surrounds, 2022



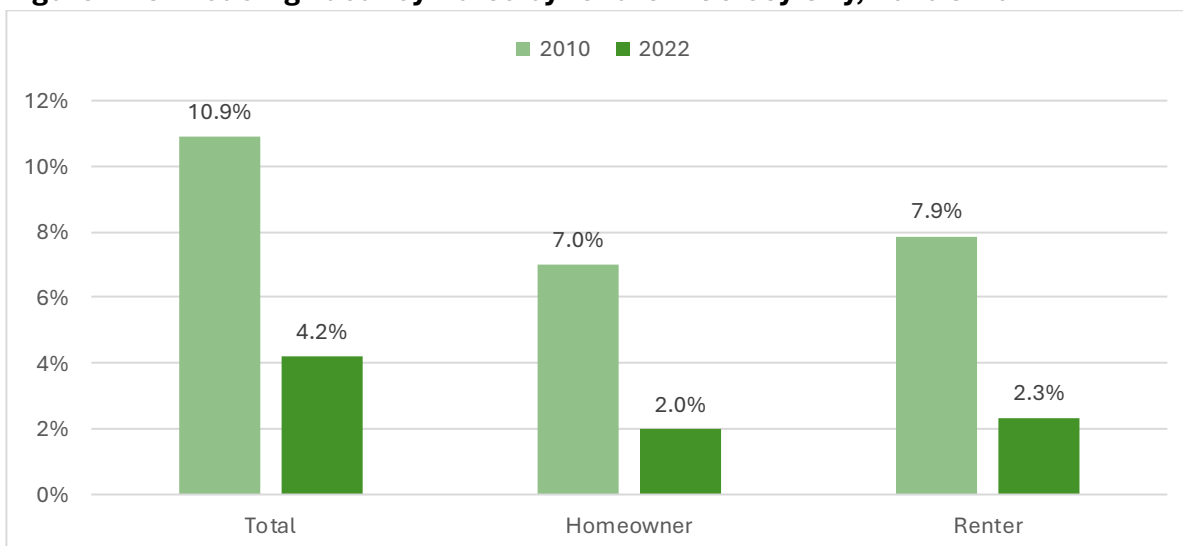
Source: US Census Bureau, 2022 ACS 1-Year Estimate

4.2.2 Vacancy Rates

Vacancy rates are a key indicator of housing market health, with typical rates of 3-4% considered healthy for homeownership and 4-7% for rentals. In Jersey City, the overall vacancy rate dropped significantly from 10.9% in 2010 to just 4.2% in 2022, signaling a tightening housing market despite significant new inventory. Homeowner vacancies plummeted from 7.0% to 2.0%, while renter vacancies decreased from 7.9% to 2.3%. These lower vacancy rates indicate strong demand for housing in Jersey City, falling well below healthy benchmarks for both ownership and rental markets, suggesting that unmet demand likely exists in both tenures.

In 2022, Jersey City’s renter vacancy rate (2.3%) was lower than that estimated in New York City (3.2%) and Newark (2.4%), indicating a competitive rental market with slightly higher unmet demand compared to its urban neighbors.

Figure 4.13. Housing Vacancy Rates by Tenure in Jersey City, 2010 & 2022



Sources: US Census Bureau, 2010 Decennial Census & 2022 ACS 1-Year Estimate

4.2.3 Housing Costs

Median Gross Rent

Between 2010 and 2022, Jersey City's median gross rent⁶ experienced a substantial increase, rising from \$1,123 to \$1,832, which reflects a 63.1% change. When adjusted for inflation, this increase remains significant at 21.6%. Jersey City's growth in gross rent outpaced that of neighboring areas, exceeding the increases seen in Hudson County (57.9%), New York City (49.5%), and Newark (38.4%). As of 2022, Jersey City's median gross rent of \$1,832 was higher than the state average of \$1,555 and New York City's median of \$1,688, significantly surpassing Newark's \$1,293.

This sharp rise in rent can be attributed to a regional housing shortage and the construction of high-rise luxury units along the waterfront and in the downtown area. While these developments have increased the inventory available in the market, they are priced significantly higher compared to older construction units in other neighborhoods of Jersey City.

Figure 4.14. Median Gross Rent in Jersey City and Surrounds, 2010 & 2022

	Jersey City	New York City	Newark	Hudson County	New Jersey
2010	\$1,123	\$1,129	\$934	\$1,096	\$1,114
2022	\$1,832	\$1,688	\$1,293	\$1,731	\$1,555
2010-2022 % Change	+63.1%	+49.5%	+38.4%	+57.9%	+39.6%
2010-2022 % Change (Adjusted for Inflation)	+21.6%	+11.4%	+3.1%	+17.7%	+4.0%

Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

Median Home Value

Housing costs in Jersey City have risen significantly over the past decade, not just for renters but also for homebuyers. The median home value jumped from \$335,100 in 2010 to \$559,700 in 2022, marking a 67% increase. When adjusting for inflation, this still represents a substantial rise of 24.4%. This unadjusted growth far exceeded the increase in New York City, where the median home value went up by 43.6%, from \$504,500 to \$724,400.

In 2022, Jersey City's median home value of \$559,700, although lower than New York City's \$724,400, reflects a robust housing market driven by high demand and limited supply. The city's appeal is likely bolstered by homebuyers from Manhattan seeking more affordable options. Jersey City's median home value is significantly higher than those in Hudson County, Newark, and the state of New Jersey as a whole, with its increase in value greatly surpassing that of these areas.

⁶ Median gross rent encompasses both monthly rent and utility expenses. This statistic includes a range of rental units, covering both government-subsidized and market-rate options.

Figure 4.15. Median Home Value in Jersey City and Surrounds, 2010 & 2022

	Jersey City	New York City	Newark	Hudson County	New Jersey
2010	\$335,100	\$504,500	\$267,200	\$352,600	\$339,200
2022	\$559,700	\$724,400	\$344,800	\$526,200	\$428,900
2010-2022 % Change	+67.0%	+43.6%	+29.0%	+49.2%	+26.4%
2010-2022 % Change (Adjusted for Inflation)	+24.4%	+7.0%	-3.9%	+11.2%	-5.8%

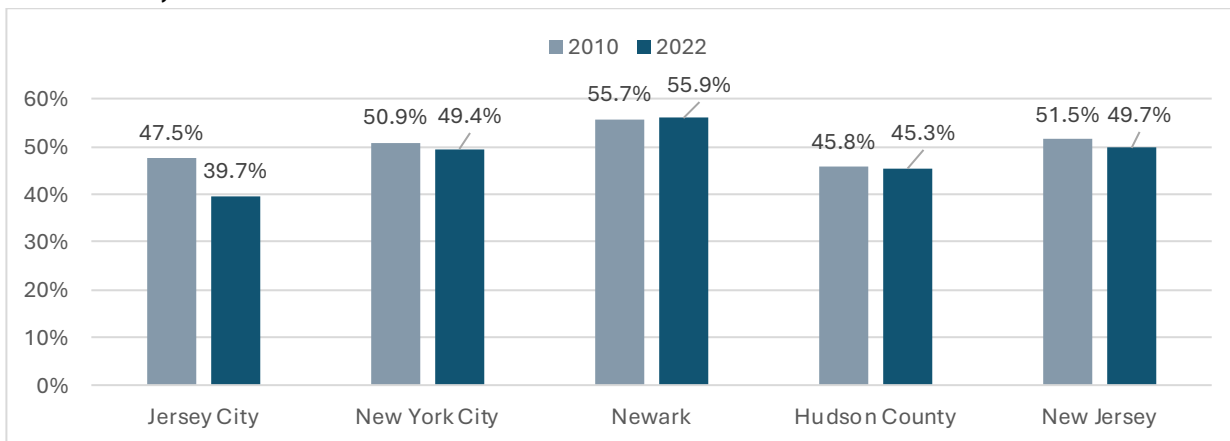
Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

4.2.4 Affordability

Figure 4.23 shows the percentage of renters in Jersey City and nearby areas who spend 30% or more of their income on housing, which is a sign of financial strain or housing cost burden as defined by HUD. In Jersey City, this percentage dropped from 47.5% in 2010 to 39.7% in 2022, suggesting that housing has become more affordable. This improvement may be due to more higher-income households moving into the city in recent years and out-migration of lower-income residents facing impacted by gentrification.

Meanwhile, New York City had a slight decrease from 50.9% to 49.4%, and Newark's rate stayed stable at around 55%. Hudson County saw a small drop from 45.8% to 45.3%, while New Jersey overall went down from 51.5% to 49.7%. These numbers indicate that Jersey City is doing better at easing the financial burden on renters compared to the past and neighboring areas. However, it's worth noting that some renters who are struggling with housing costs might be moving to more affordable cities like Newark.

Figure 4.16. Share of Renters Spending 30% or More of Income on Housing in Jersey City and Surrounds, 2010 & 2022

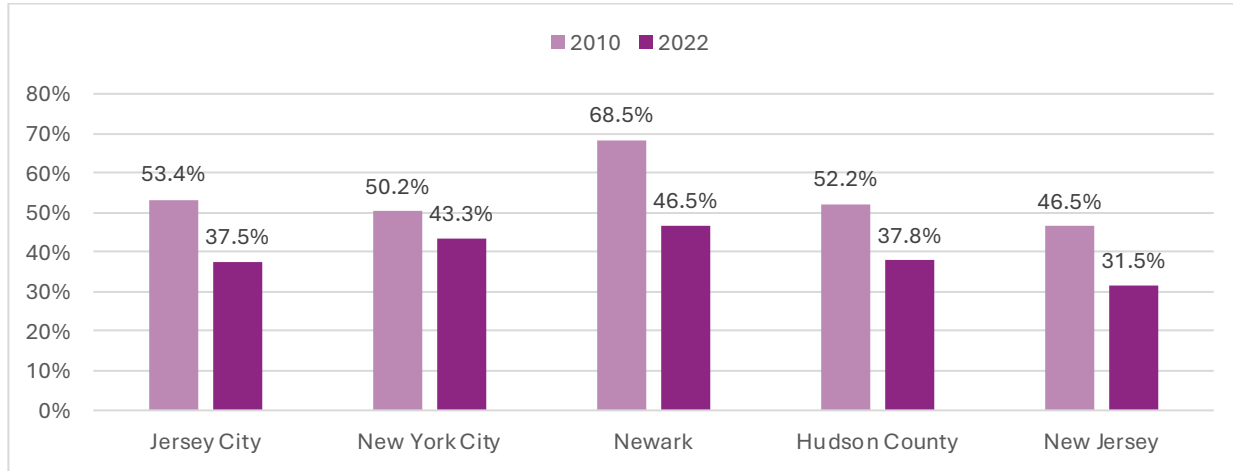


Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates

The figure below shows the percentage of homeowners with a mortgage in Jersey City and nearby areas who spend 30% or more of their income on housing costs. In Jersey City, this percentage decreased significantly from 53.4% in 2010 to 37.5% in 2022, suggesting that homeownership has become more affordable for many residents. Nearby areas also saw significant improvements, likely due to a decade of low interest rates, which allowed homeowners to refinance and lower their monthly payments. However, it's essential to note that even with these improvements, the biggest

challenge for homeowners today is the high asking prices of housing on the market, and elevated mortgage interest rates, which result in considerably higher monthly ownership costs than earlier years.

Figure 4.17. Share of Homeowners with a Mortgage Spending 30% or More of Income on Housing in Jersey City and Surrounds, 2010 & 2022



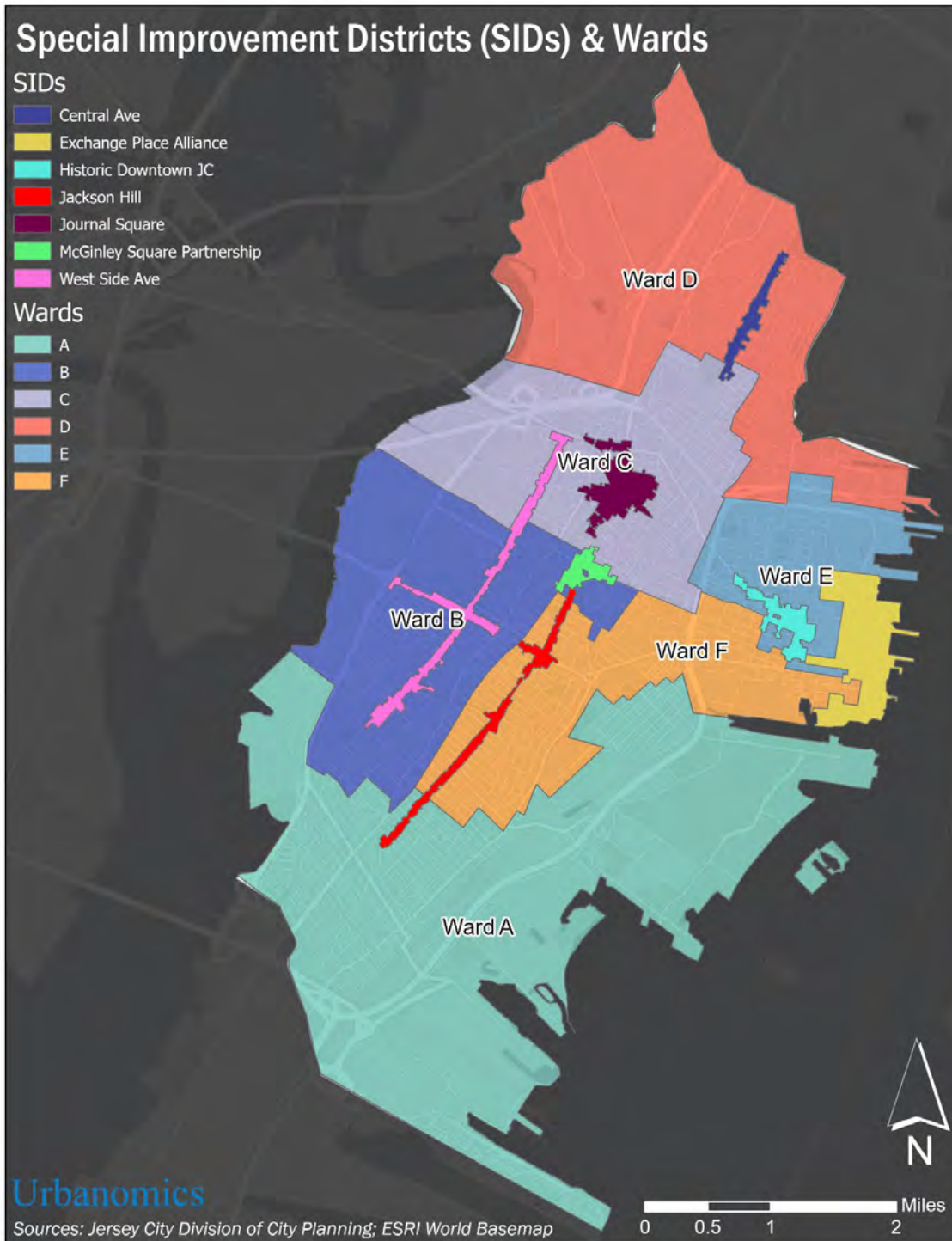
Sources: US Census Bureau, 2010 & 2022 ACS 1-Year Estimates



5 Ward Profiles

Jersey City has a diverse population made up of long-time residents and newcomers attracted to the high-rise housing and jobs created in the last decade. The UEZ goal is to provide opportunity for ALL of Jersey City, therefore this section highlights the characteristics of the six wards and the seven Special Improvement Districts (SIDs).

Figure 5.1. Special Improvement Districts (SIDs) & Wards



5.1 Socioeconomic Snapshots

Jersey City’s Wards are roughly equal in population size but vary greatly in other ways.

Figure 5.2. Ward Share of Jersey City Population 2022



Source: US Census 5-Year ACS 2022

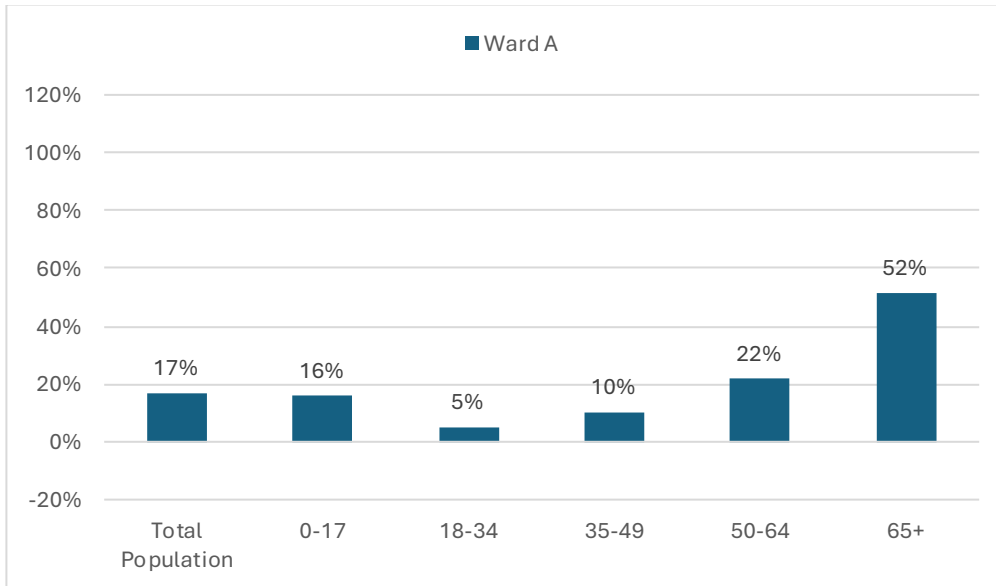
5.1.1 Ward A

Bordering Bayonne and encompassing the Greenville section of the City, Ward A spans the southern quarter of Jersey City and is home to community recreational and cultural assets including Liberty State Park, Liberty Science Center and Liberty National Golf Club as well as some of the most intensive industrial uses in the GCT Bayonne ExpressRail Port Jersey and Greenville Yard. The southernmost 8-block segment of the Jackson Hill SID is also located within the Ward.

Population

Ward A’s population increased by 7,800 persons (17%) from 2010 to reach almost 54,000 by 2022. As a more established residential community, its population of seniors 65 and older increased by 52%, and those 50-64 increased in number by 22%. While the number of children increased by 1,700 during that time, there has been little growth in the younger adult cohorts that provide the greatest shares of the labor force. The aging population will also have different commercial preferences.

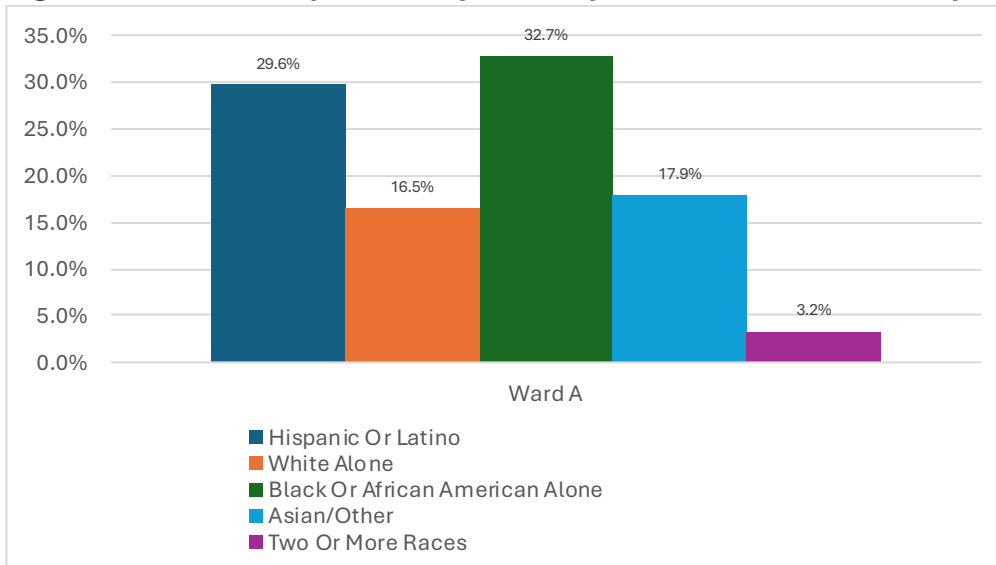
Figure 5.1. Ward A Population Change by Age Cohort 2010 to 2022



Source: US Census, 5-Year ACS 2010 and 2022

Black or African American Alone and Hispanic or Latino residents make up the greatest shares of Ward A’s population at 33% and 30%, respectively. Following are Asian/Native Hawaiian/Pacific Islander (18%) and White Alone (17%). Only 3% of the population identify as Two or More Races.

Figure 5.2. Ward A Population by Mutually Exclusive Race/Ethnicity

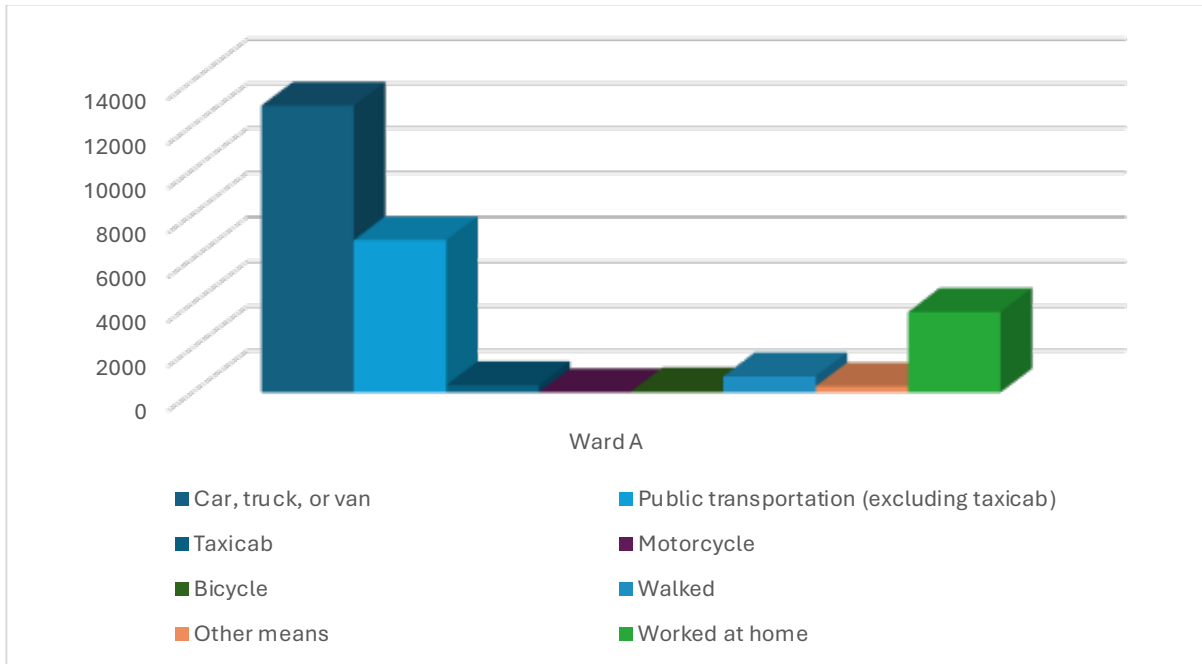


Source: US Census 5-Year ACS 2022

Labor Force

Ward A has the smallest labor force participation rate in Jersey City at 65%, likely due to the larger-than-average share of residents over 65. Just over half of the 25,000 employed residents drive to work, while 28% use public transportation. As of 2022, 15% of Ward A residents worked from home.

Figure 5.3 Ward A Means of Transportation to Work

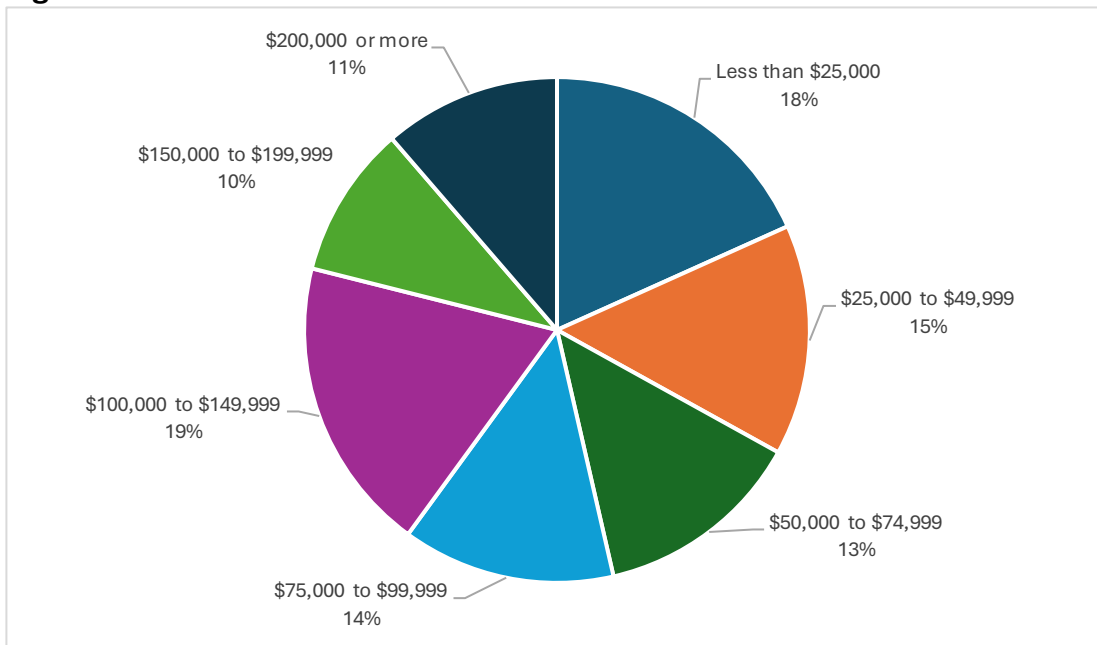


Source: US Census 5-Year ACS 2022

Households

Ward A’s households range from the well-off to the impoverished. The median income in Jersey City was \$90,000 in 2022, and Ward A reflects that. But while 40% of households have incomes of \$100,000 or more, one in three make less than \$50,000 a year. This level of income diversity indicates a wide range of commercial needs.

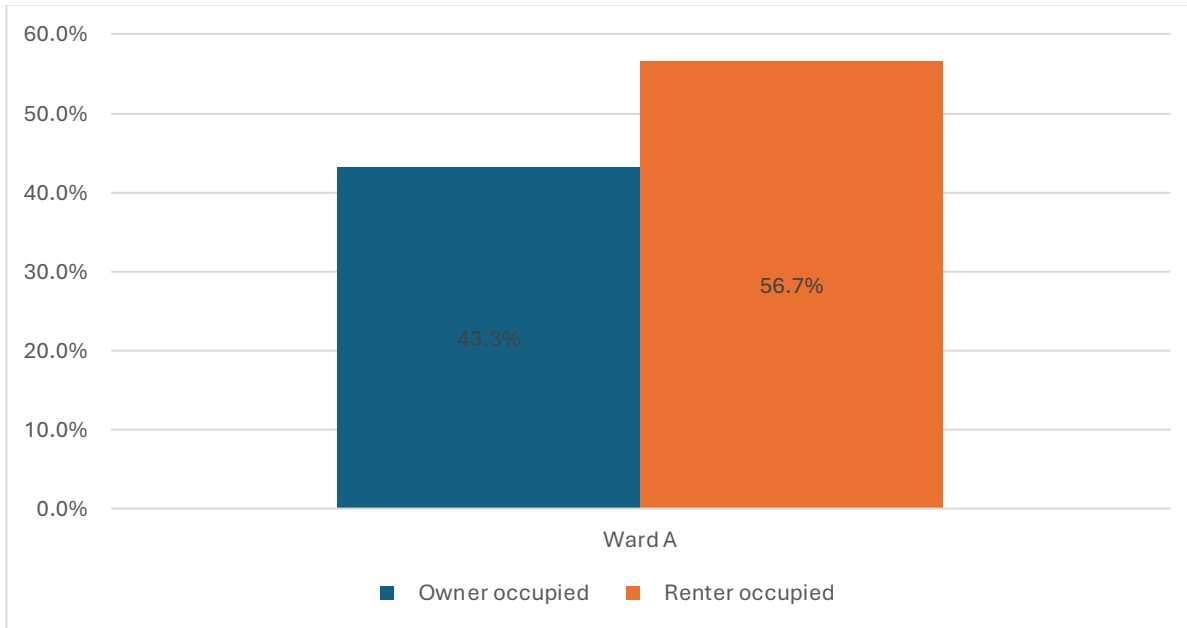
Figure 5.4. Ward A Income Distribution



Source: US Census 5-Year ACS 2022

Ward A has the highest home ownership rate in Jersey City at 43.3%.

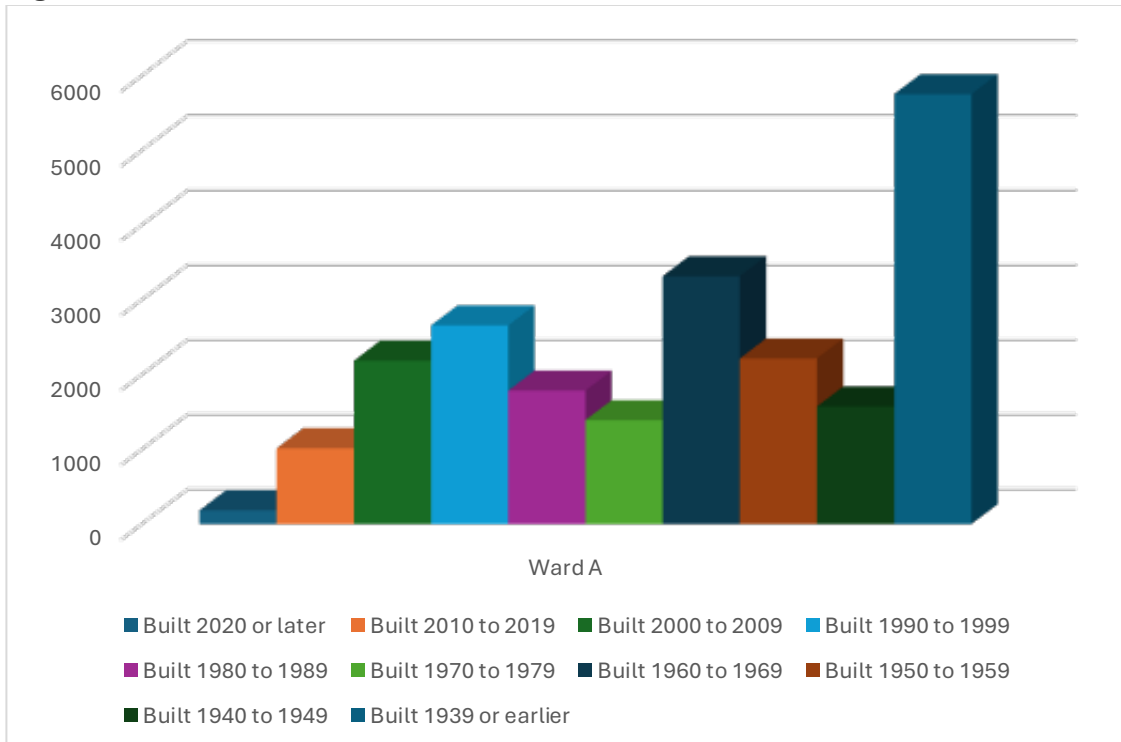
Figure 5.5 Ward A Housing Tenure



Source: US Census 5-Year ACS 2022

A quarter of the housing stock in Ward A was constructed before 1940, after which new units were added at an average of 2,200 units every decade or 220 units per year, with the rate slowing in the last decade. Ward A has not shared in the redevelopment activity seen elsewhere in the city in the last 20 years.

Figure 5.6. Ward A Year Residential Structure Built



Source: US Census 5-Year ACS 2022

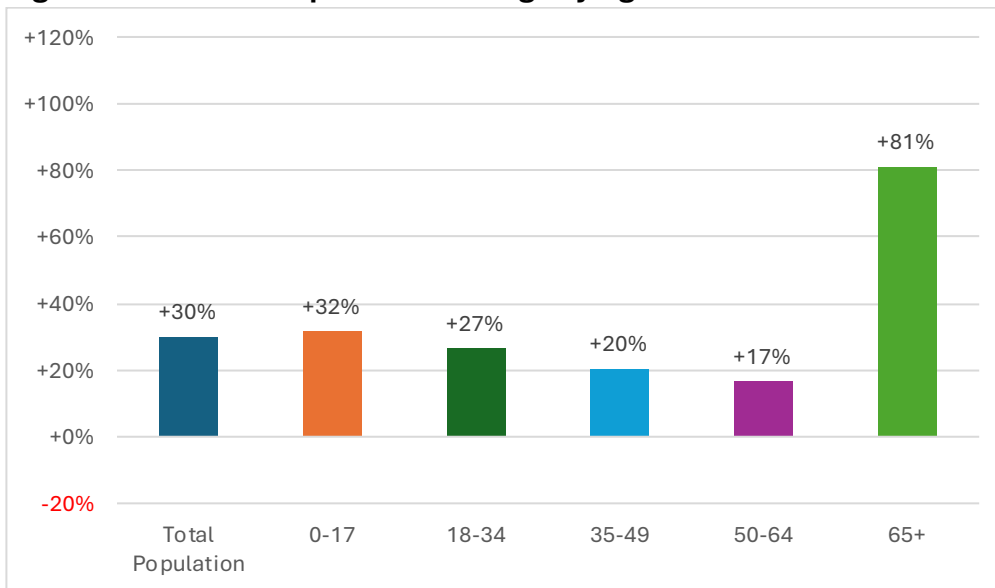
5.1.2 Ward B

Ward B encompasses most of the McGinley Square Partnership SID as well as the southern half of the West Side SID. It includes New Jersey City University as well as much of the Route 440 commercial corridor including the Hudson Mall. This Ward is a focal point of very recent development including the ongoing development of Bayfront.

Population

Ward B’s population increased by 30% (12,800 persons) between 2010 and 2022. While the greatest rate of change was in the 65 and older cohort (+81%), children under 18 and young adults 18-34 have increased in equal numbers (roughly 3,000 people per cohort).

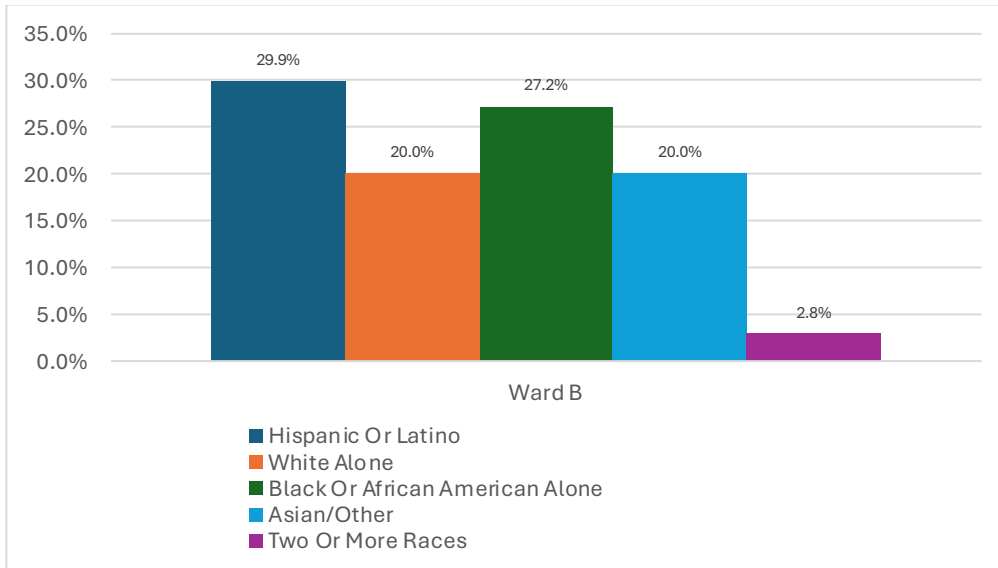
Figure 5.7. Ward B Population Change by Age Cohort 2010 to 2022



Source: US Census, 5-Year ACS 2010 and 2022

30% of Ward B residents identify as Hispanic or Latino, followed by Black or African American Alone at 27%. White and Asian/Native Hawaiian/Pacific Islanders make up 20% of the population, each. A small share (3%) identify as two or more races.

Figure 5.8 Ward B Population by Mutually Exclusive Race/Ethnicity

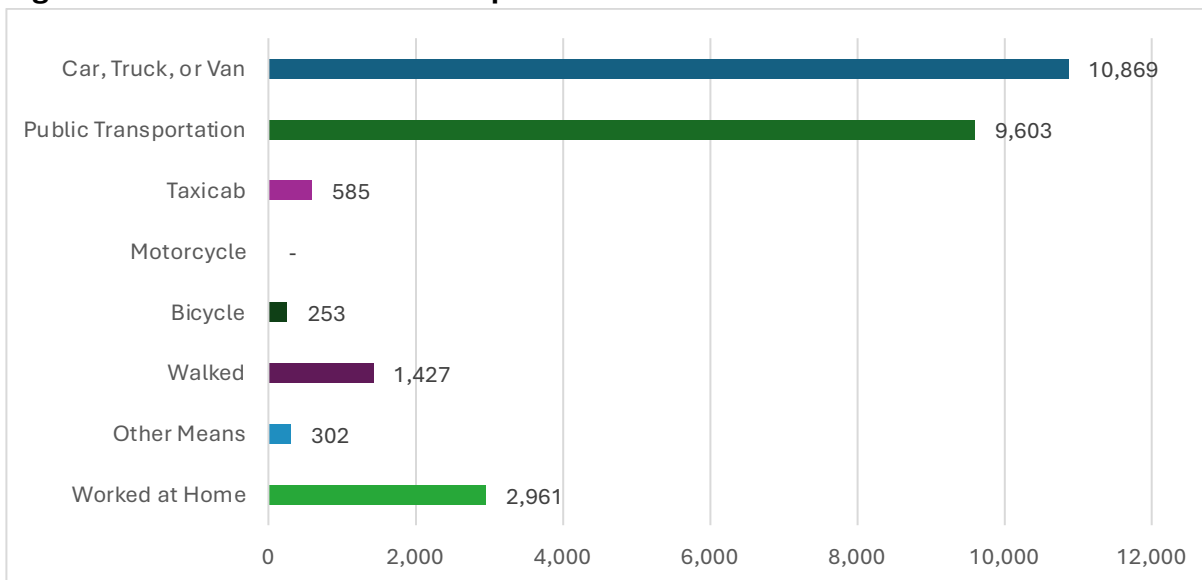


Source: US Census 5-Year ACS 2022

Labor Force

Ward B has a labor force participation rate of 66%, the second-lowest in Jersey City. This is mainly due to the higher number of residents who are either under 18 or over 65. Among the 26,000 employed residents, about 42% drive to work, while 37% use public transportation. In 2022, only 11% of Ward B's population worked from home, which is the lowest rate of remote work among the city's six wards.

Figure 5.9. Ward B Means of Transportation to Work

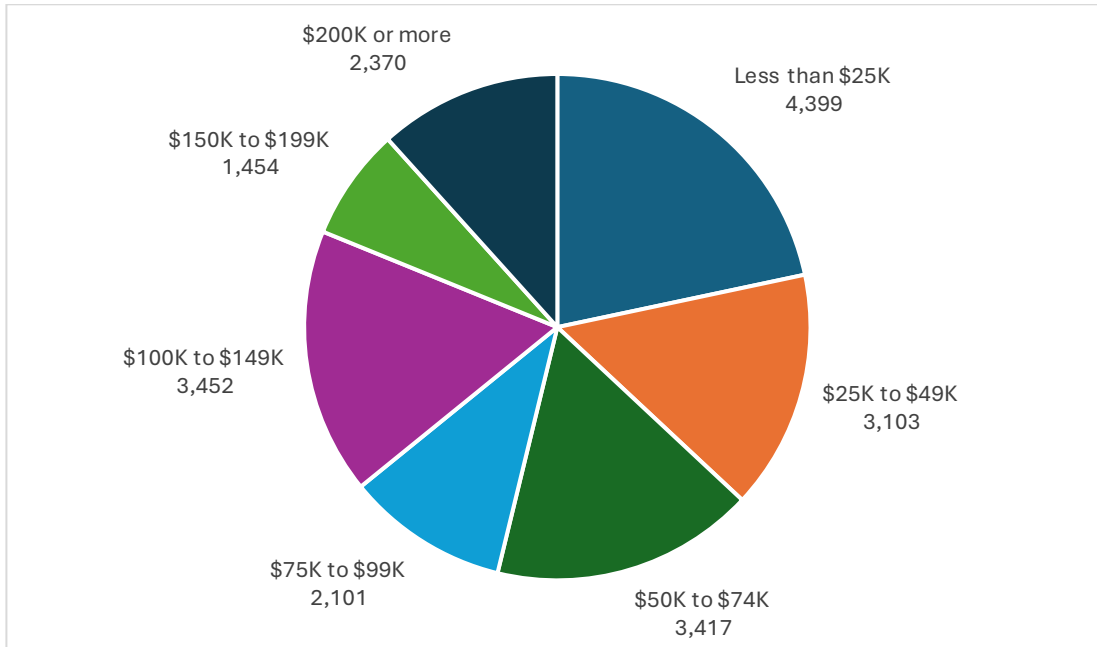


Source: US Census 5-Year ACS 2022

Households

Ward B has a larger number of lower-income households than the other wards, with 37% earning less than \$50,000 a year—the highest percentage in the city. The median household income here is \$70,022, which is about 25% lower than the median for Jersey City. Although around one in three households earn \$100,000 or more, most residents fall into lower income brackets. Even with less purchasing power, Ward B's residents have the same basic needs for retail services, like grocery stores, pharmacies, and other consumer services, as those in higher-income areas.

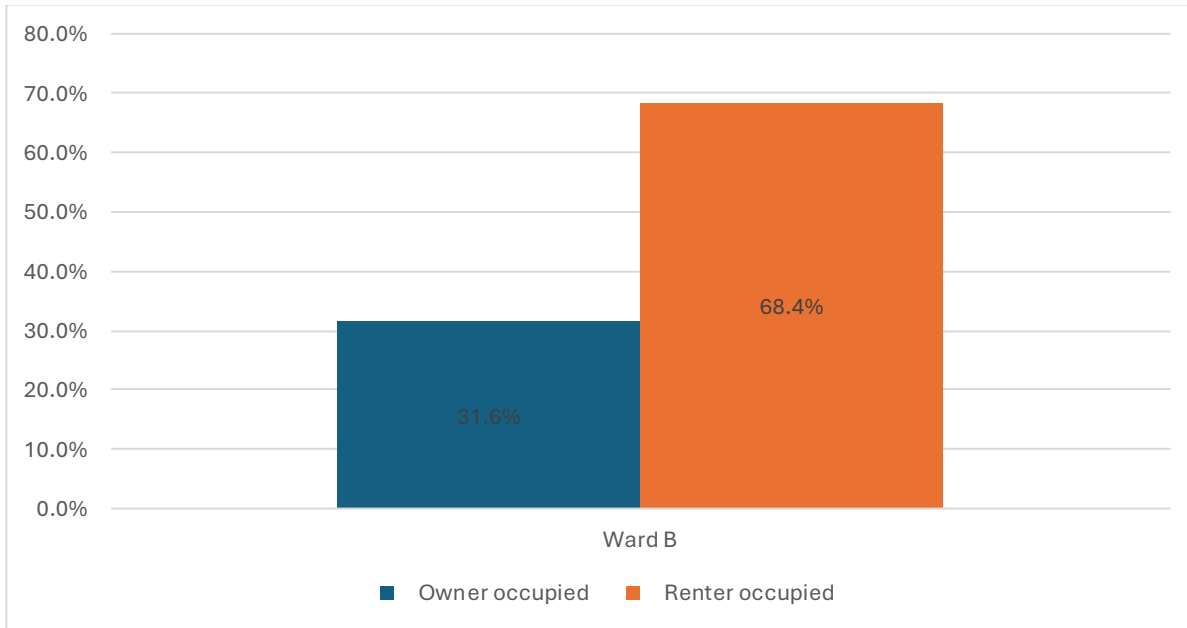
Figure 5.10. Ward B Income Distribution



Source: US Census 5-Year ACS 2022

Following Ward A, Ward B has the second-highest percentage of homeowners in Jersey City, at 31.6%. This is probably because it has a greater number of single-family homes.

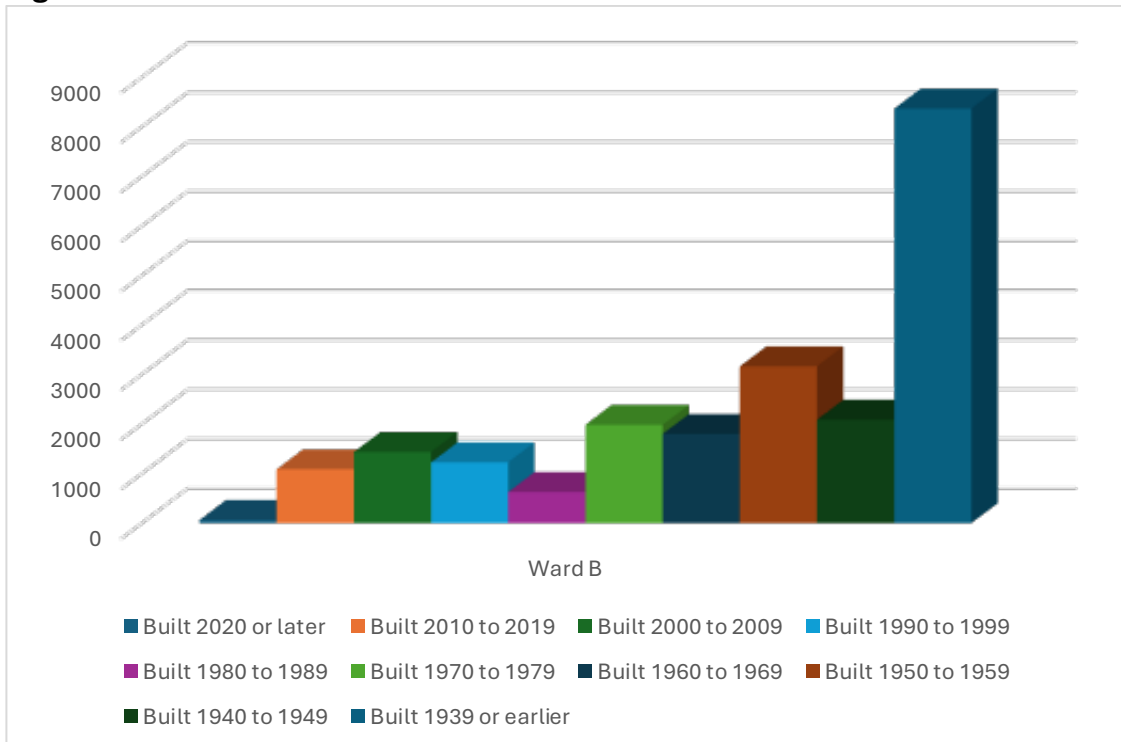
Figure 5.11. Ward B Housing Tenure



Source: US Census 5-Year ACS 2022

Ward B has the oldest homes in the city, with almost 40% built before 1940, which is more than any other ward; just 17% of the houses were built after 1990.

Figure 5.12. Ward B Year Residential Structure Built



Source: US Census 5-Year ACS 2022

5.1.3 Ward C

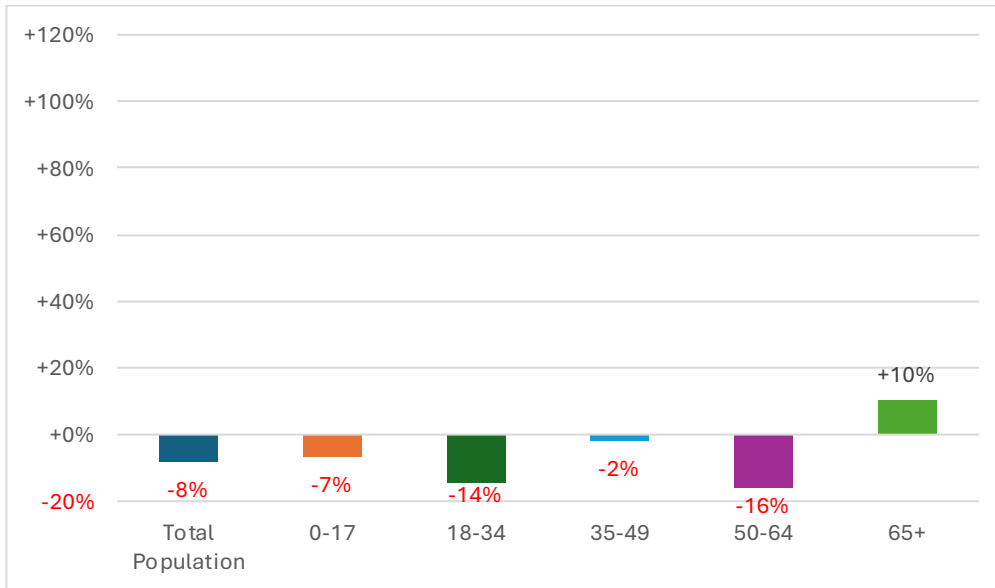
Ward C, located in the heart of Jersey City, is home to Journal Square, the city's main transportation and commercial hub⁷ and is undergoing rapid change because of development. There are in excess of 20,000 new residential units that are recently completed and/or approved for construction.

The area features a variety of retail services, restaurants, and entertainment options. It also hosts several higher education institutions, including Hudson County Community College and Saint Peter's University. It is anticipated that the newly-renovated historic Loew's Theatre and the Pompidou Museum will open within the next few years. Two SIDs are located in Ward C: Journal Square and West Side Avenue, while the Central Avenue and McGinley Square Partnerships lie to the north and south, respectively.

Population

Ward C's population dropped by 3,800 people (8%) between 2010 and 2022, leaving it with 42,500 residents. The biggest declines were among young adults, who fell by 3,800, and people aged 50-64, who decreased by 1,200. The number of children and teens also went down by 600. Meanwhile, the senior population grew by 460 (10%). These changes could affect the demand for local services, especially nightlife spots, restaurants, and other places popular with young adults. However, with the significant development occurring in the Journal Square area, major demographic shifts should be anticipated in Ward C, including a likely increase in young and working-age adults due to the construction of housing units in several high-rise buildings.

Figure 5.13. Ward C Population Change by Age Cohort 2010 to 2022



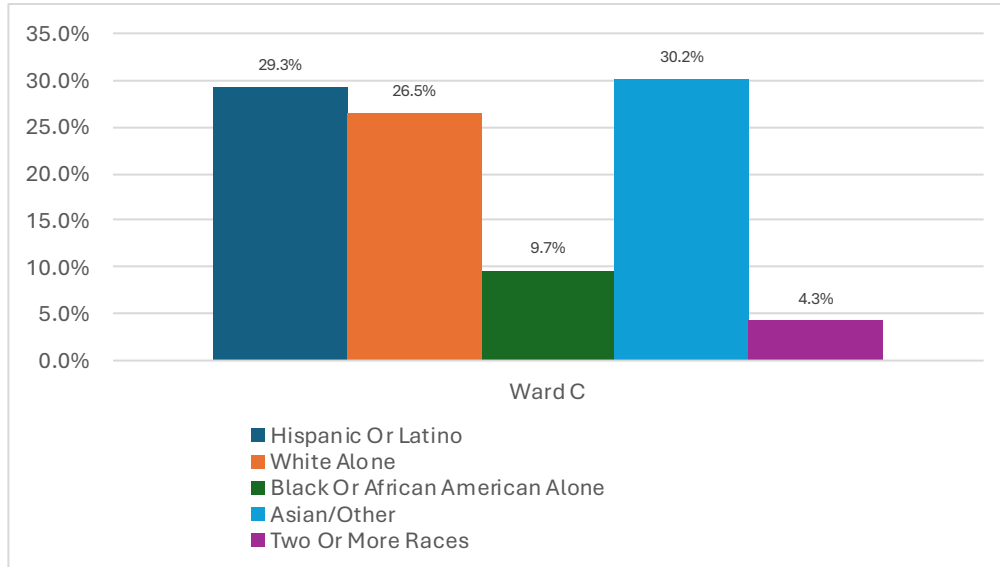
Source: US Census, 5-Year ACS 2010 and 2022

In Ward C, the three largest racial and ethnic groups are Non-Hispanic Asian/Native Hawaiian/Pacific Islanders (30%), Hispanic or Latino residents (29%), and White Non-Hispanics

⁷ Journal Square is undergoing redevelopment and revitalization, some of the impacts of which will not be captured in the most recently available data, which lags by 2 years.

(26%). Black or African American Non-Hispanics make up 10% of the population, followed by those identifying as two or more races (2%).

Figure 5.14 Ward C Population by Mutually Exclusive Race/Ethnicity

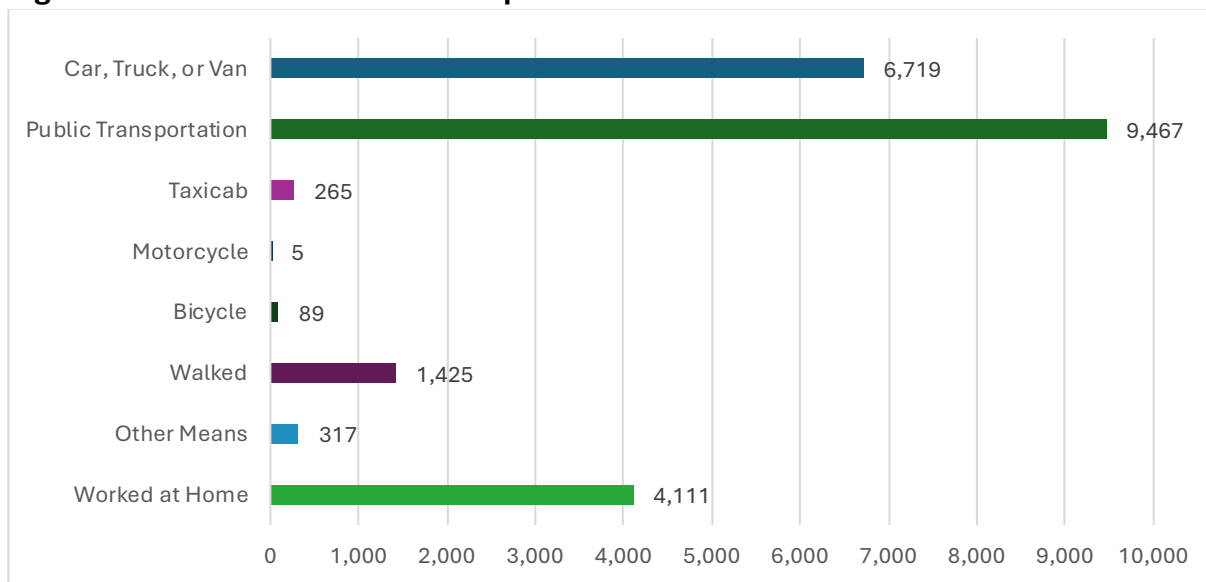


Source: US Census 5-Year ACS 2022

Labor Force

Ward C has a labor force participation rate of 68%, which is average compared to the other six wards. Among the 35,000 employed residents, only one in three drives to work, while 42% use public transportation, the second highest rate in the city after Ward D. In 2022, 18% of Ward C residents worked from home, the highest level after Ward E.

Figure 5.15 Ward C Means of Transportation to Work

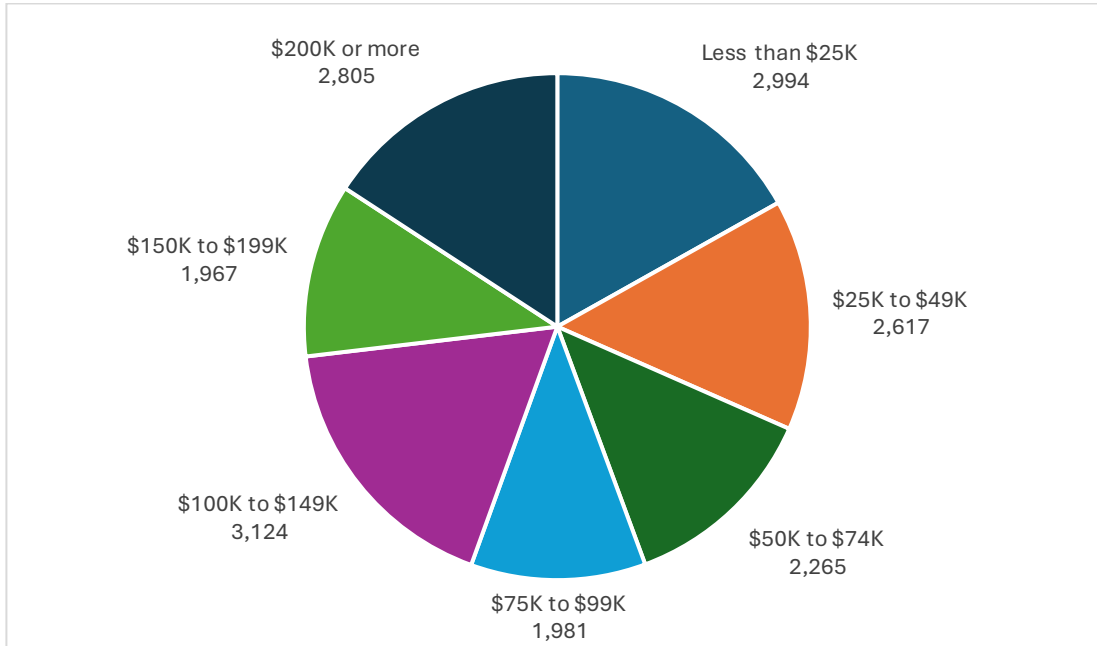


Source: US Census 5-Year ACS 2022

Households

In Ward C, households have a wide range of incomes, with a fairly even spread across seven different income groups. The median household income is \$87,600, which is only 4% less than the City median in 2022. About 32% of households earn less than \$50,000 a year, while 44% earn \$100,000 or more. Ward C also has the third-highest percentage of households making \$200,000 or more, at 32%. Although residents have varying annual incomes, their disposable income can differ based on living expenses, whether they are young professionals, families, or retirees, as well as the number of dependents they have.

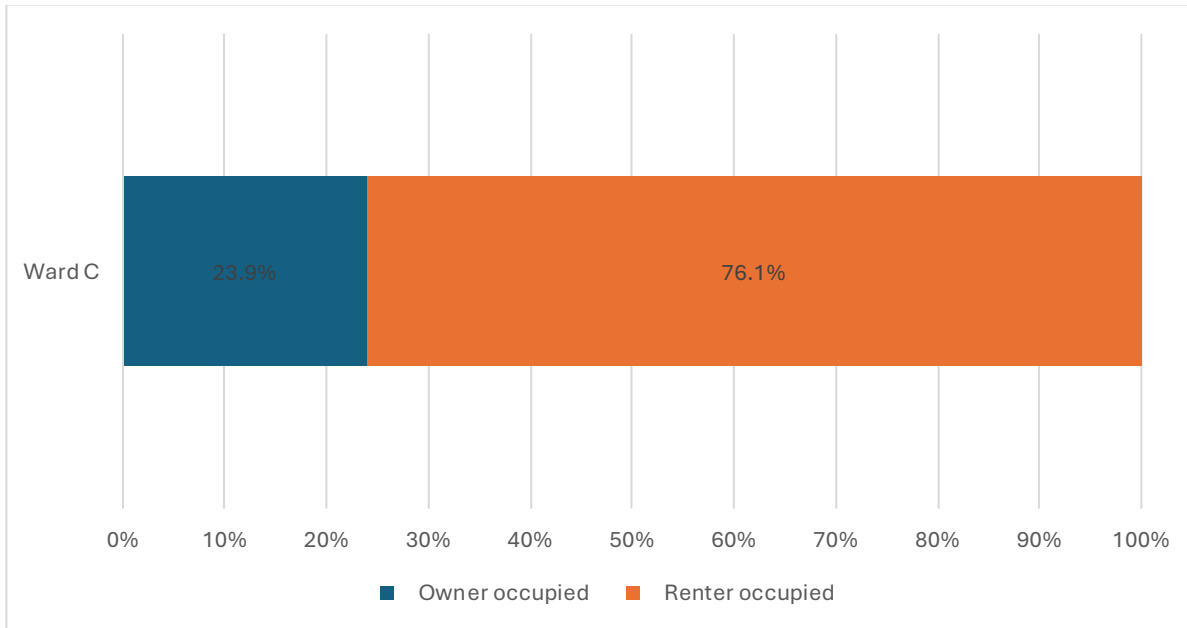
Figure 5.16 Ward C Income Distribution



Source: US Census 5-Year ACS 2022

Ward C has the second lowest home ownership rate in Jersey City at 24%.

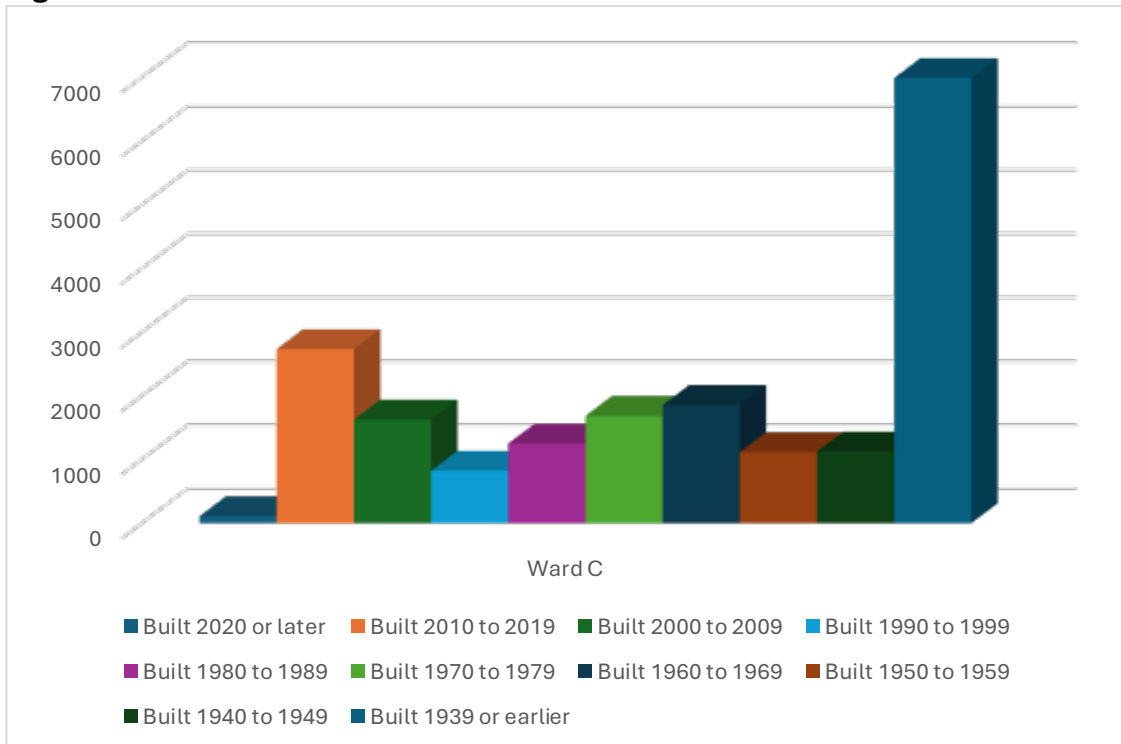
Figure 5.17. Ward C Housing Tenure



Source: US Census 5-Year ACS 2022

At 36%, Ward C has the highest share of older homes built in 1939 or earlier in the City. Just over a quarter of homes (5,300) were built after 1990.

Figure 5.18 Year Ward C Residential Structure Built



Source: US Census 5-Year ACS 2022

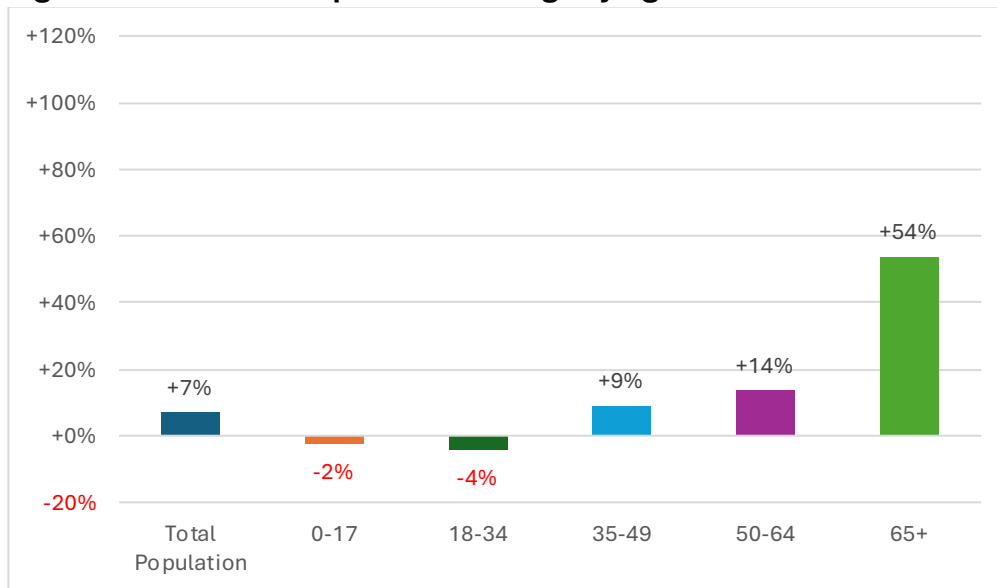
5.1.4 Ward D

In the northern part of Jersey City, Ward D is primarily a residential community, encompassing The Heights neighborhood, and featuring Washington Park and a lively commercial corridor represented by the Central Avenue SID.

Population

From 2010 to 2022, Ward D's population grew by 4,200 people (7%), reaching a total of 64,200. With a median age of 35.6, Ward D has a significant number of seniors aged 65 and older, making up 13% of the population. While the overall population has increased, the number of young people under 18 and young professionals has decreased by 290 and 840, respectively.

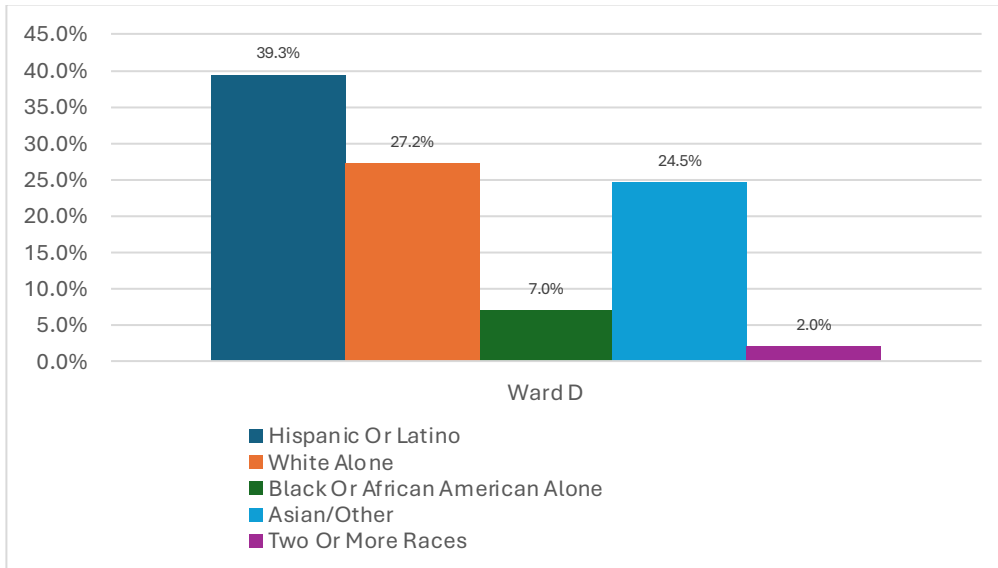
Figure 5.19. Ward D Population Change by Age Cohort 2010 to 2022



Source: US Census, 5-Year ACS 2010 and 2022

Hispanics/Latinos make up the largest share of the population in Ward D, representing two out of every five residents. Non-Hispanic Whites and Asian/Native Hawaiian/Pacific Islanders each account for about one in four residents.

Figure 5.20. Ward D Population by Mutually Exclusive Race/Ethnicity

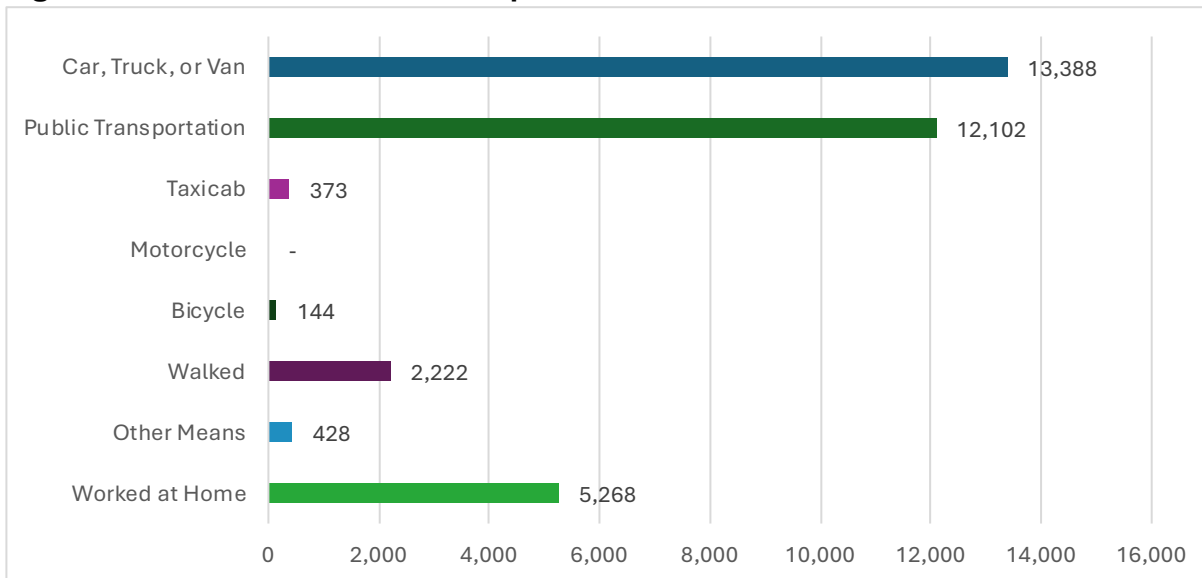


Source: US Census 5-Year ACS 2022

Labor Force

With a labor force participation rate of 69%, Ward D has the third highest rate in Jersey City, even though it has a relatively older population. Among its 36,300 employed residents, nearly 40% commute by car, while 36% rely on public transportation. In 2022, 16% of Ward D residents worked from home.

Figure 5.21. Ward D Means of Transportation to Work

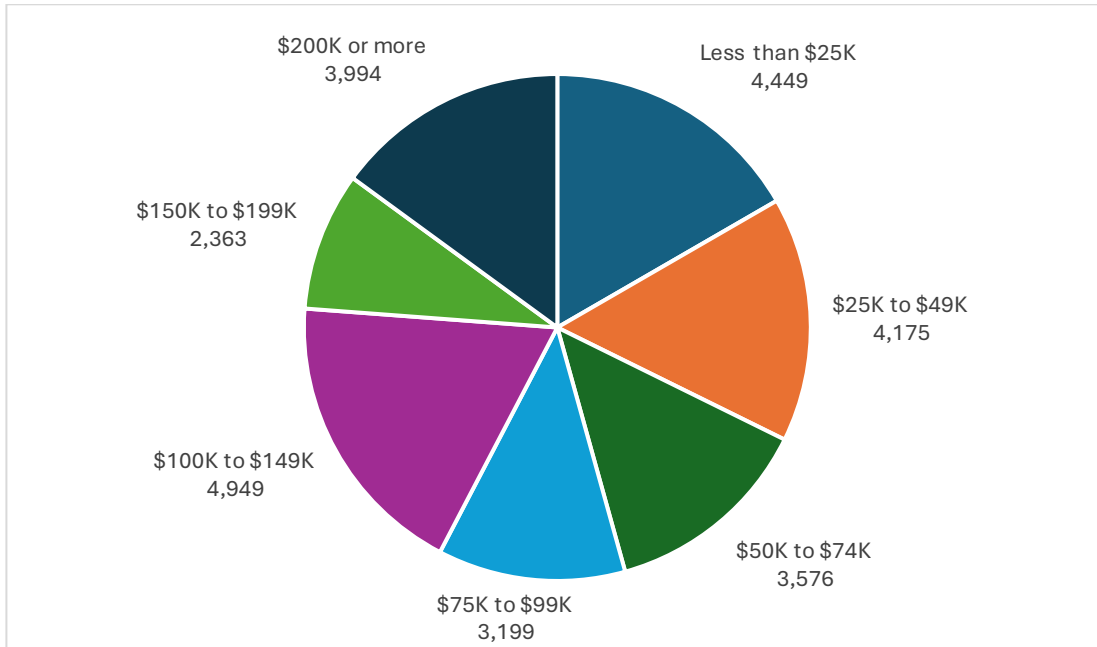


Source: US Census 5-Year ACS 2022

Households

Ward D features a diverse mix of household incomes, with a median income about 8% lower than the city's average in 2022. Approximately one in three households earn \$50,000 or less, while two in five earn \$100,000 or more. Another one in five households make \$200,000 or more. Given its older population and varied income levels, residents of Ward D have a wide range of needs when it comes to retail and services. This diversity highlights the importance of attracting a variety of services that can meet the unique needs of all residents.

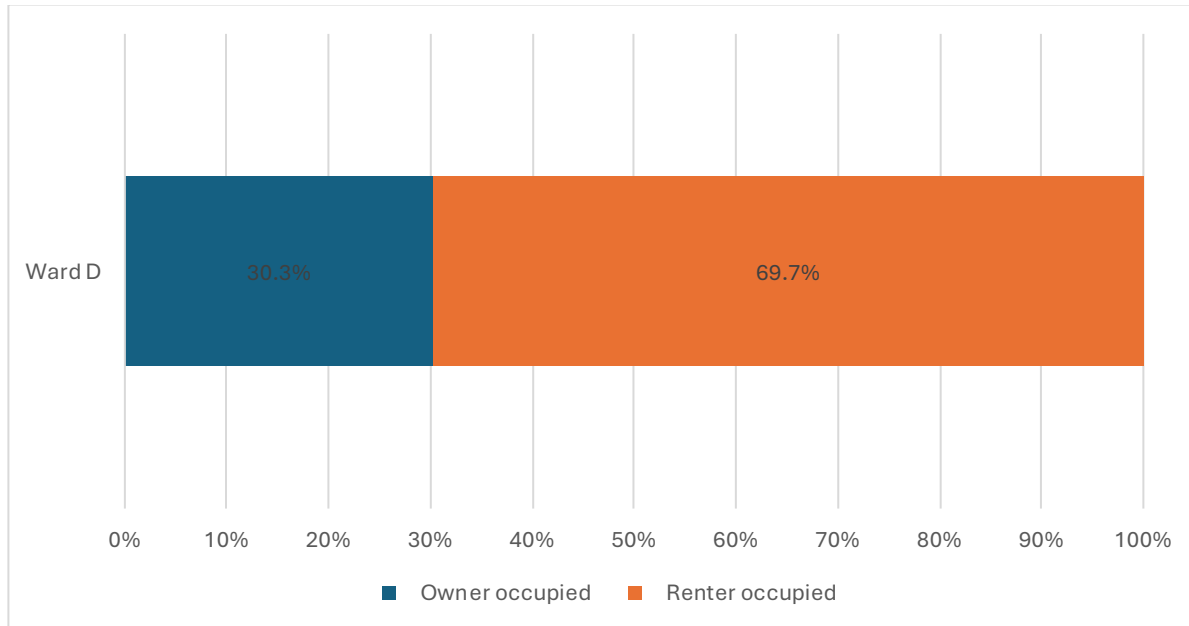
Figure 5.22. Ward D Income Distribution



Source: US Census 5-Year ACS 2022

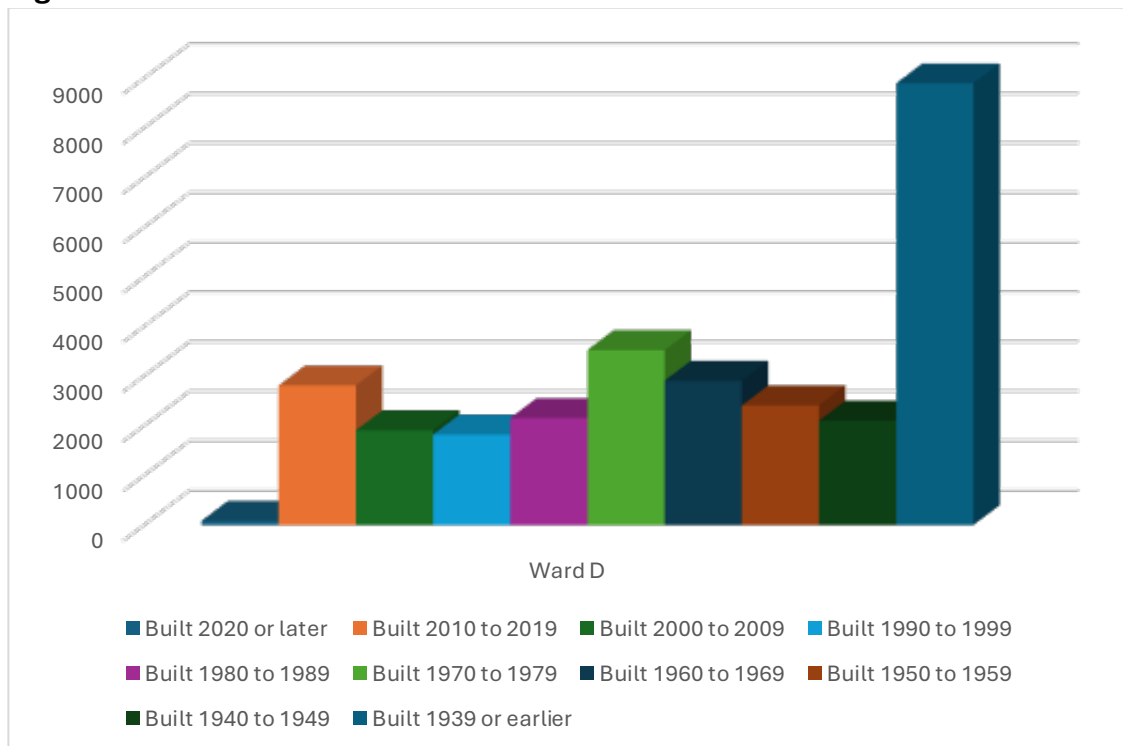
In Ward D, only 30% of residents are homeowners, partly because just 12% of housing units are single-family homes. The area's housing stock is relatively older than other wards with about 31% of units constructed in 1939 or earlier, while 23% were built in 1990 or later.

Figure 5.23. Ward D Housing Tenure



Source: US Census 5-Year ACS 2022

Figure 5.24. Ward D Year Residential Structure Built



Source: US Census 5-Year ACS 2022

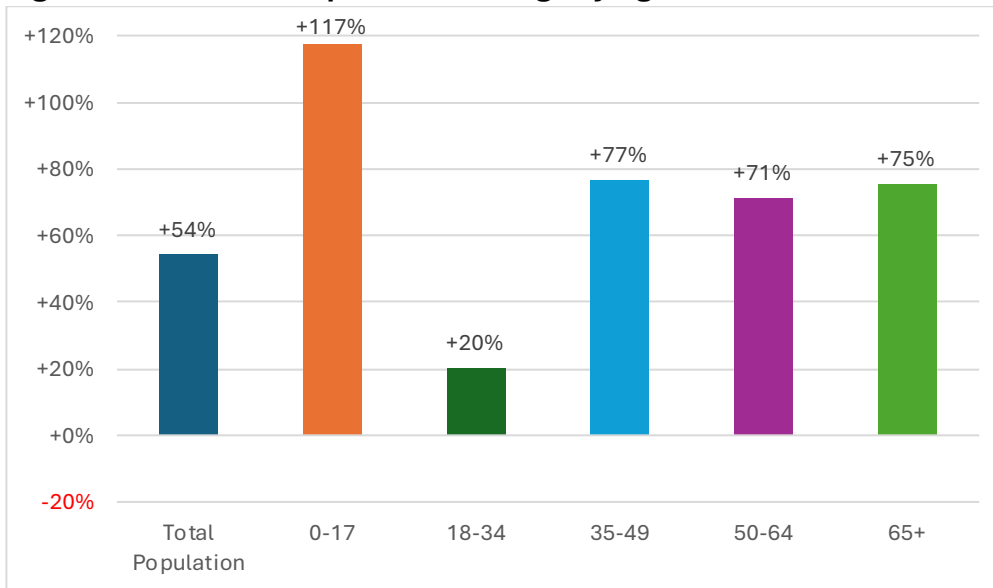
5.1.5 Ward E

Ward E includes the heart of Jersey City's downtown and waterfront, making it a lively community with a high-density mix of homes, shops, and recreational spaces. It's a popular destination for both residents and visitors. The downtown area features a wide variety of retail stores, restaurants, and cultural venues. It is home to 2 SIDs: the Exchange Place Alliance and Historic Downtown Jersey City. Transportation options are plentiful, with access to the PATH train, light rail, and ferry services.

Population

Since 2010, Ward E's population has grown by 17,000 people (54%), reaching nearly 48,400 by 2022. It has the youngest median age in the city at 33.5 years. While only 18% of the population is under 18, young adults aged 18-34 make up 37%, and residents aged 35-49 account for 27%. Notably, the number of youth under 18 has increased by 107%, indicating that Ward E is becoming a more attractive community for families with young children.

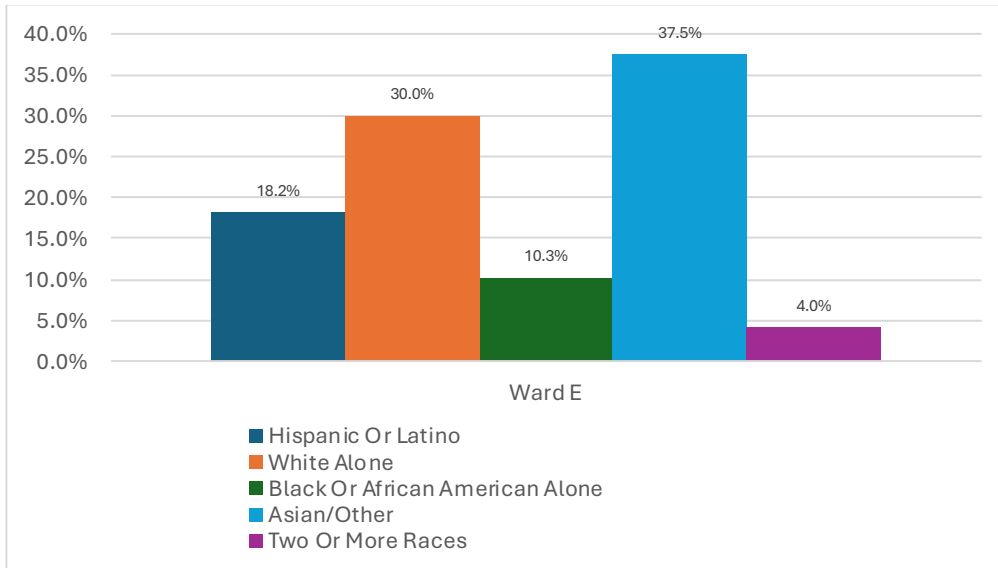
Figure 5.25. Ward E Population Change by Age Cohort 2010 to 2022



Source: US Census, 5-Year ACS 2010 and 2022

The largest racial and ethnic group in Ward E is Non-Hispanic Asian/Native Hawaiian/Pacific Islanders, making up 37% of the population. This is followed by Non-Hispanic Whites at 30% and Hispanic or Latino residents at 18%. Black or African American Non-Hispanics account for 10% of the community.

Figure 5.26. Ward E Population by Mutually Exclusive Race/Ethnicity

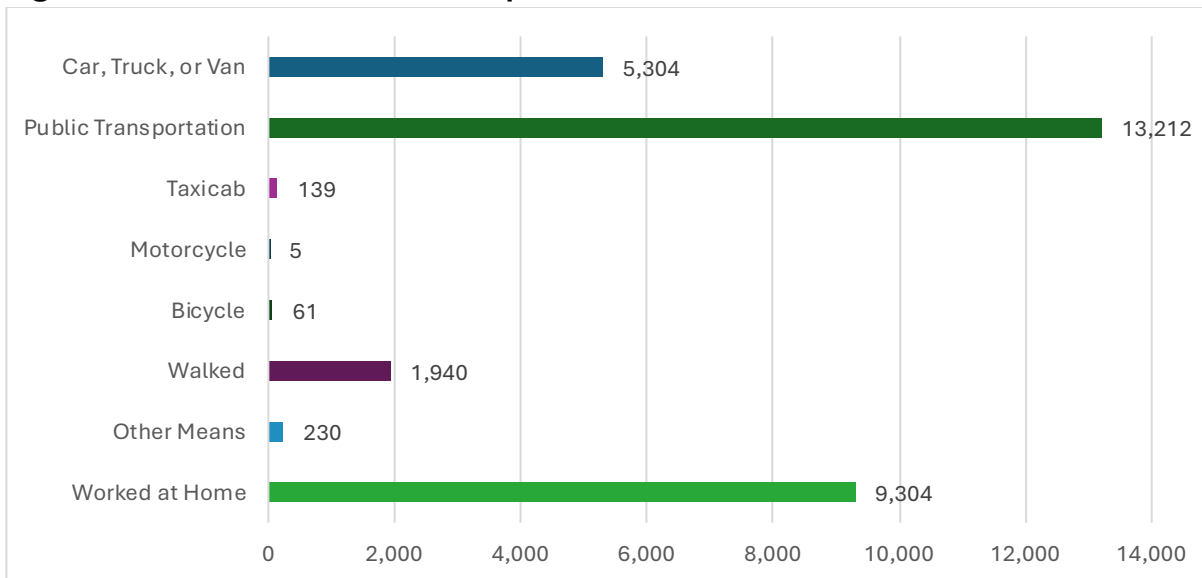


Source: US Census 5-Year ACS 2022

Labor Force

Ward E has the highest labor force participation rate in Jersey City at 79%, which is impressive by any demographic standard. Thanks to excellent public transit options to Manhattan, it also has the highest rate of public transit use, with 44% of residents relying on it. Only 18% of workers drive to work, the lowest rate in the City. Additionally, many residents work in management, business, science, and arts fields (73%), contributing to Ward E's highest share of remote workers in the city at 31%.

Figure 5.27. Ward E Means of Transportation to Work

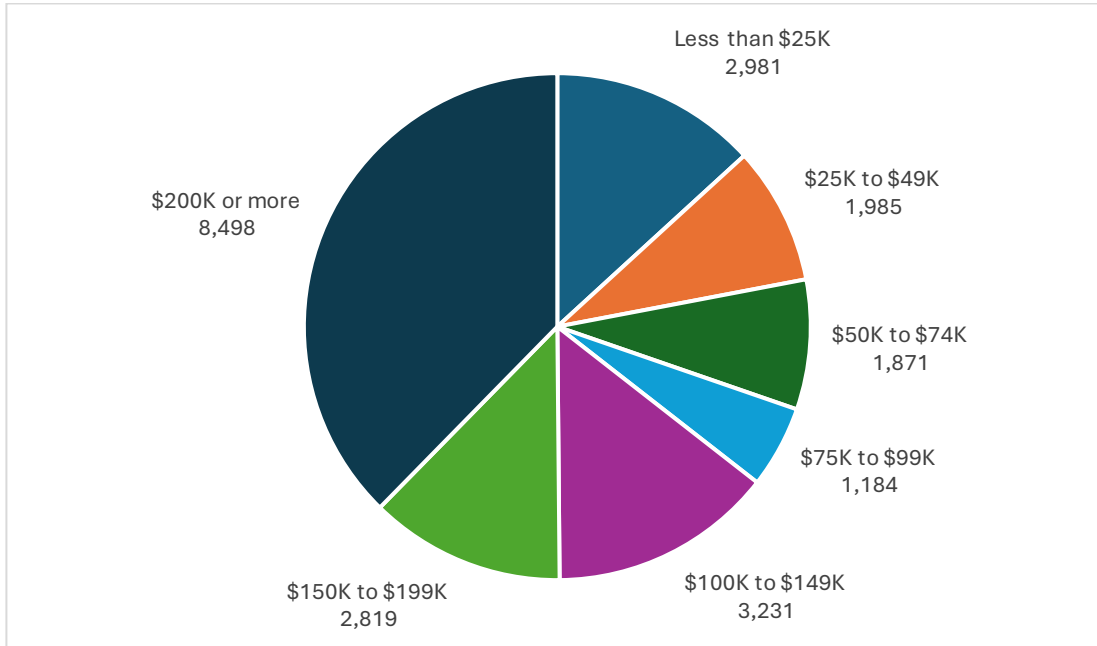


Source: US Census 5-Year ACS 2022

Households

Ward E has a household income distribution that skews toward higher incomes, with a median household income of \$151,000—about 65% higher than Jersey City's median in 2022. There are nearly 5,000 households earning \$50,000 or less, making up 22% of the population, the lowest among the wards. In contrast, 65% of households earn \$100,000 or more, significantly higher than in other wards. With a younger population and high incomes, residents of Ward E generally have more disposable income compared to others in the City. However, there’s a wide range of income levels represented, with strong need for diverse retail and service options at different price points.

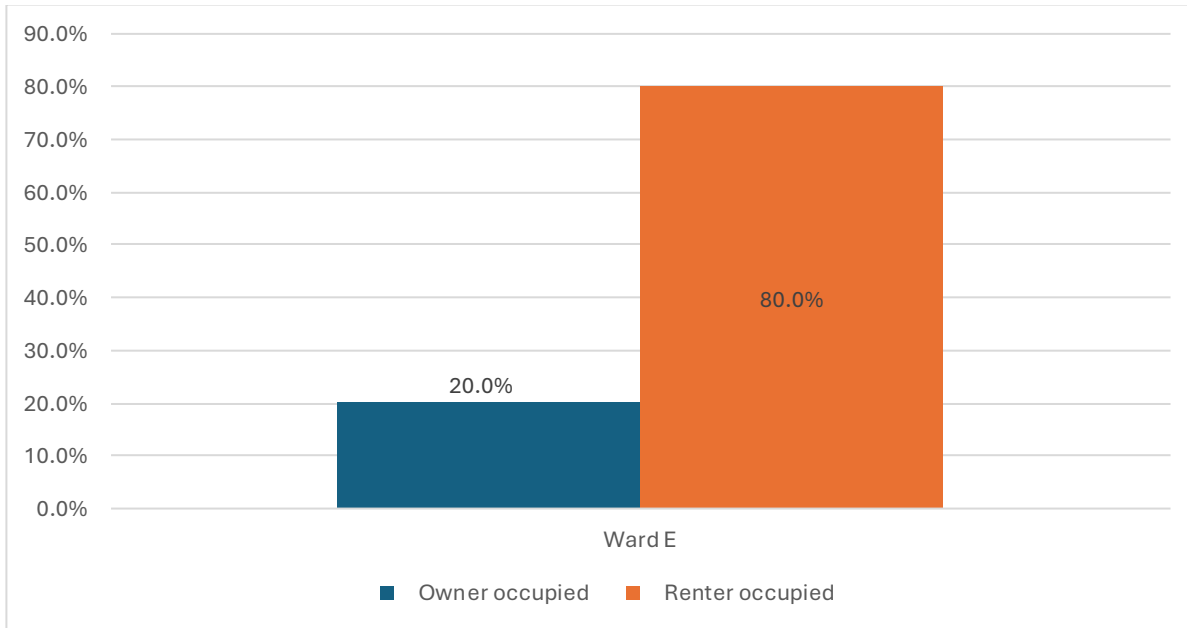
Figure 5.28. Ward E Income Distribution



Source: US Census 5-Year ACS 2022

Ward E has the lowest homeownership rate in Jersey City, with just 20% of residents owning their homes. It also boasts the highest percentage of newer housing, with 54% of units built since 1990. This area has been at the forefront of Jersey City's housing construction surge since 2000, driven by the redevelopment of the waterfront and downtown area. Most of this newer housing stock has been in the form of multifamily rental buildings, contributing to the low homeownership rate.

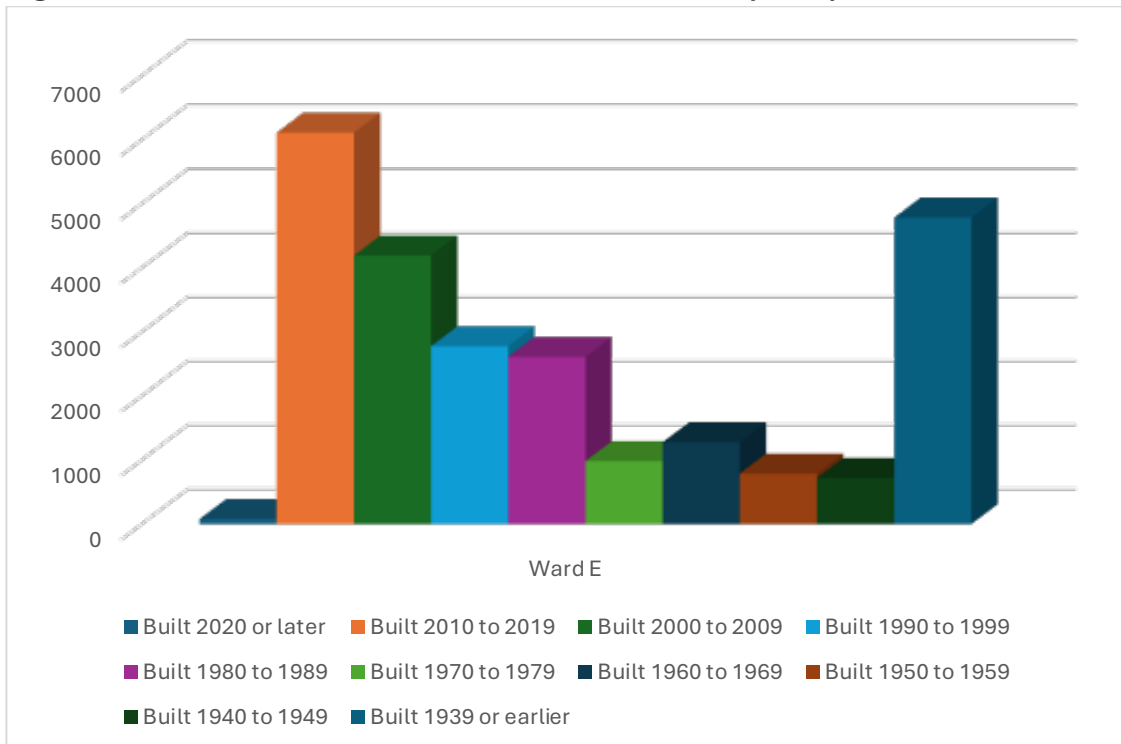
Figure 5.29. Ward E Housing Tenure



Source: US

Census 5-Year ACS 2022

Figure 5.30. Ward E Year Residential Structure Built (units)



Source: US Census 5-Year ACS 2022

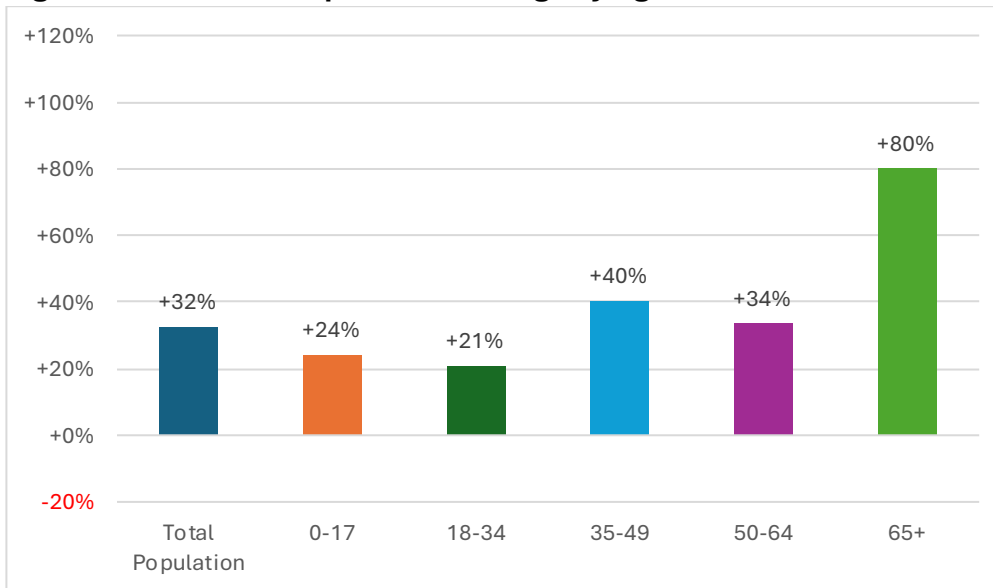
5.1.6 Ward F

Ward F is a vibrant and diverse area of residential neighborhoods and commercial areas, including established neighborhoods like Paulus Hook and Van Vorst Park as well as the burgeoning Bergen-Lafayette neighborhood. Business activity is clustered along the Jackson Hill commercial corridor and parts of the Exchange Place Alliance SID. Lafayette Park is situated in the eastern section of the ward, close to the City's downtown. While the community is mostly residential, it also features small commercial strips along major roads to serve the everyday needs of local residents.

Population

Ward F's population grew by 7,800 people (32%) from 2010, reaching nearly 52,000 in 2022. It has a relatively young population, with a median age of 34.4, and the lowest proportion of seniors (65+) in the city, at just 11%. However, the number of older residents is increasing rapidly, up 61% in the past decade, far outpacing the growth of other age groups. Ward F's youthful and growing population contributes to a dynamic local economy, with preferences leaning toward affordable retail, dining, and entertainment options that cater to diverse tastes. As the number of older residents rises, there may also be an increasing need for healthcare services and amenities that cater to an aging demographic.

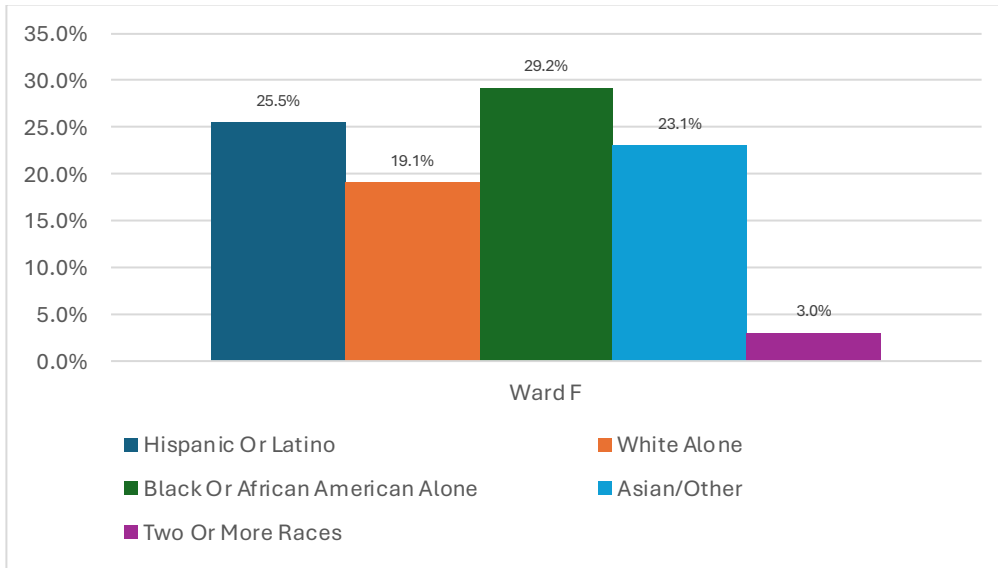
Figure 5.31. Ward F Population Change by Age Cohort 2010 to 2022



Source: US Census, 5-Year ACS 2010 and 2022

Ward F is the second most heavily populated by Non-Hispanic Black or African American residents in the city, making up 29% of the population. Like most areas of Jersey City, the ward is very diverse, with other racial and ethnic groups fairly evenly represented: 26% of residents are Hispanic or Latino, 23% are Non-Hispanic Asian/Native Hawaiian/Pacific Islanders, and 19% are Non-Hispanic White.

Figure 5.32. Ward F Population by Mutually Exclusive Race/Ethnicity

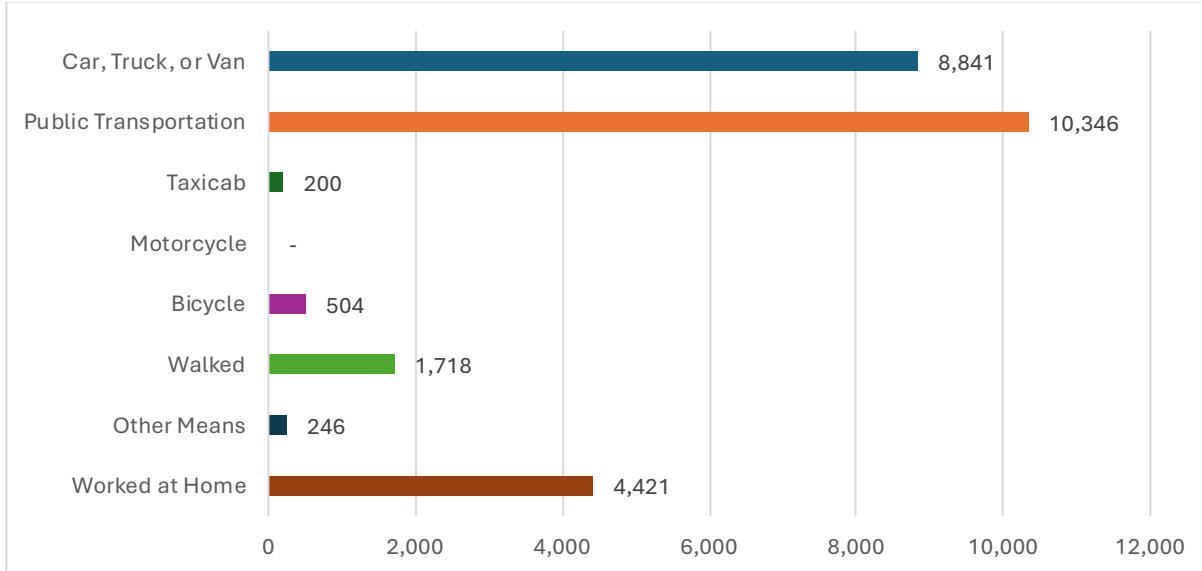


Source: US Census 5-Year ACS 2022

Labor Force

Ward F has a labor force participation rate of 70%, the second highest in Jersey City and quite high by any standard. One in three residents commute by car, while 39% rely on public transportation. Additionally, 17% of residents work from home.

Figure 5.33. Ward F Means of Transportation to Work



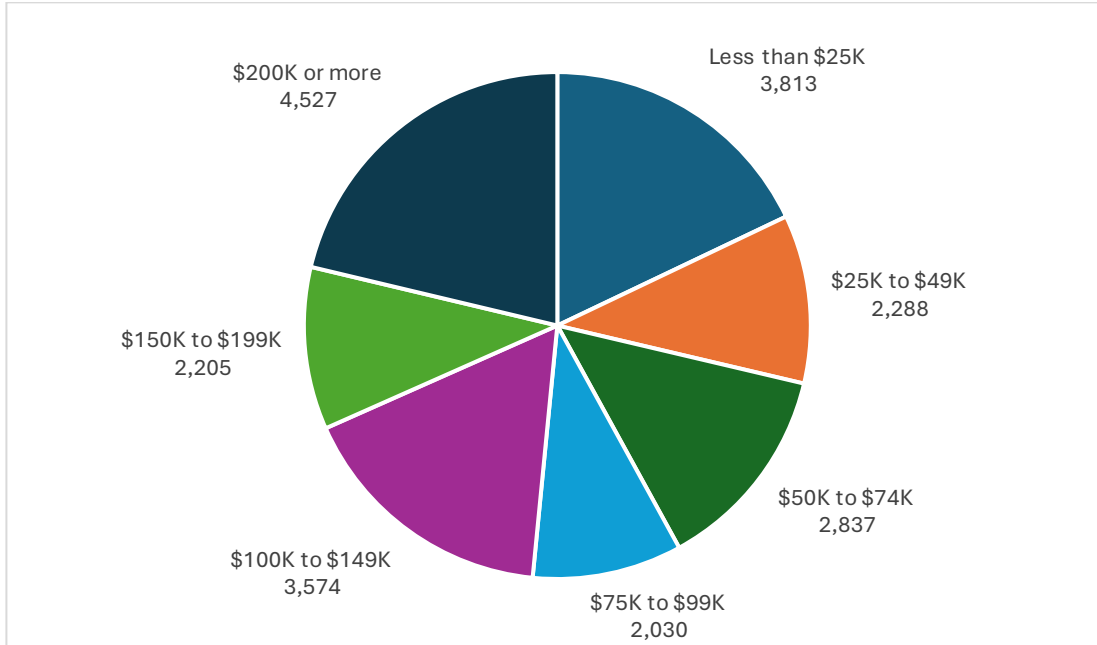
Source: US Census 5-Year ACS 2022

Households

Ward F has the second-highest median income in Jersey City, at \$95,900, slightly above the city average in 2022. There’s a noticeable gap between the wealthiest and less well-off households, with a larger share of residents at both the high and low ends of the income scale. Nearly half of the

households earn \$100,000 or more, the second-highest percentage in the city. This diversity in income levels means that the area needs a mix of affordable and upscale stores and services to cater to everyone.

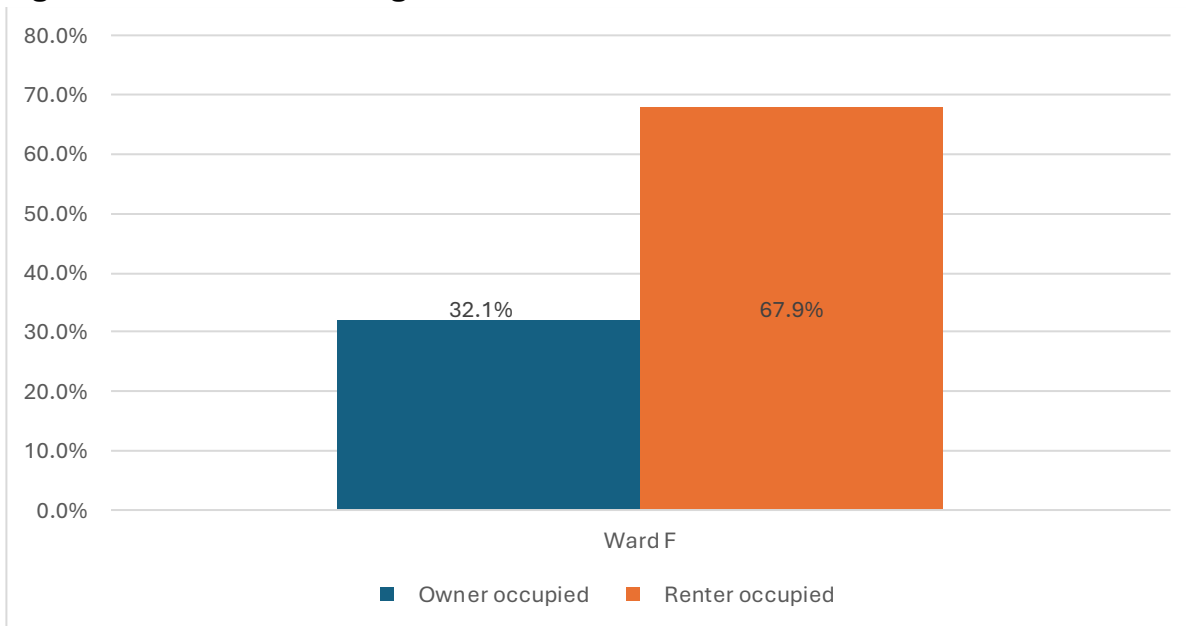
Figure 5.34. Ward F Income Distribution



Source: US Census 5-Year ACS 2022

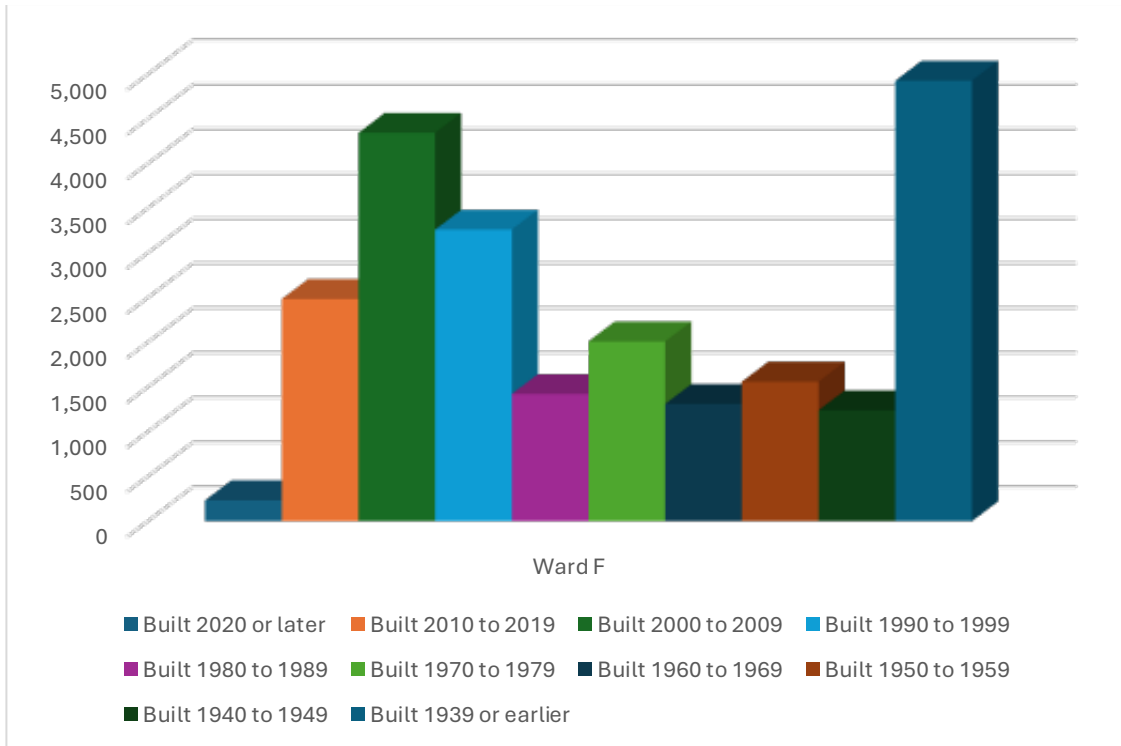
Ward F has the second-highest homeownership rate in Jersey City, with 32% of residents owning their homes. It’s also one of the city’s fastest-growing areas for new housing, with 45% of the units built since 1990. Older homes are less common, as only 22% of the housing dates back to before 1940.

Figure 5.35. Ward F Housing Tenure



Source: US Census 5-Year ACS 2022

Figure 5.36. Ward F Year Residential Structure Built (units)



Source: US Census 5-Year ACS 2022

5.2 Special Improvement Districts

5.2.1 SID Concerns

There are seven Special Improvement Districts (SIDs) in Jersey City as shown in Figure 5.1. As part of the outreach process described in Section 2.3 of this report, members of the team spoke with representatives of each to get a better understanding of their respective concerns. While each of the SIDs are concerned with public safety and quality of life issues, the responses diverged based upon location and/or how established their organizations are, as shown in Figure 5.37. Emerging SIDs (Central Avenue, Jackson Hill, McGinley Square and West Side) focused on issues fundamental to development including retail mix, condition of the public realm, and resources for businesses. The more well-established SIDs (Downtown, Exchange Place, and Journal Square) are more concerned with traffic/parking, wayfinding and communications—issues that affect continued success.

Figure 5.37. SID Concerns

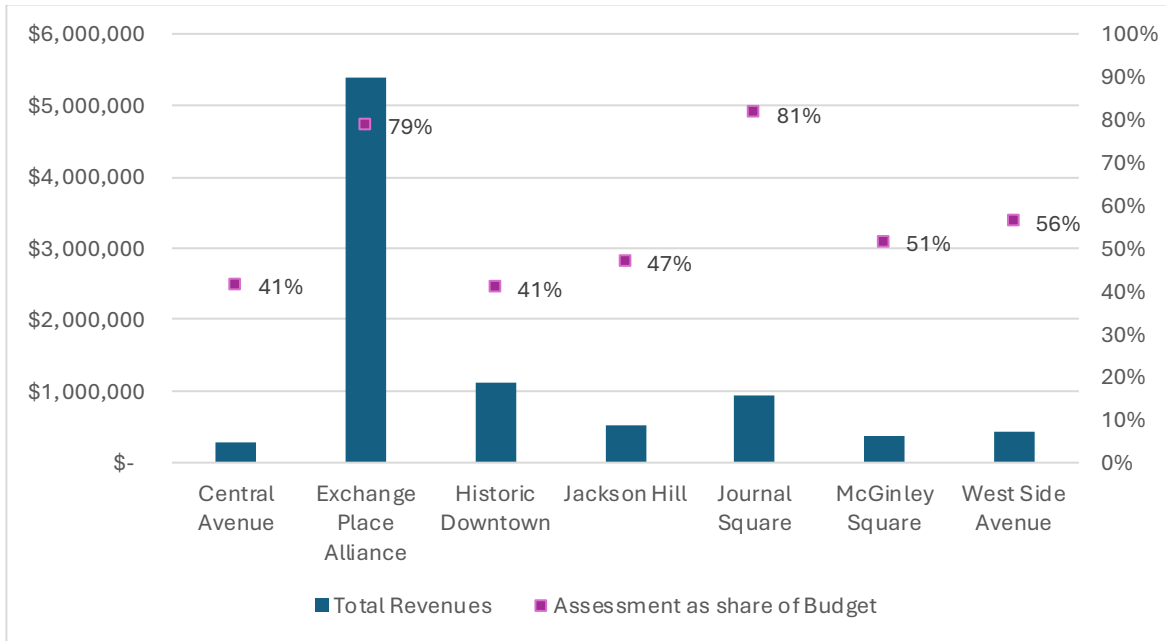
	Retail Mix/ Vacancies	Public Safety/ Quality of Life Issues	Condition of Building Facades/ Streetscape/ Public Realm	Traffic/ Parking	Wayfinding/ Visitor Attraction	Need for Business Resources	Communication/ Approvals Processes
Central Avenue	X	X	X			X	
Exchange Place Alliance		X		X	X		
Historic Downtown SID		X		X			X
Jackson Hill	X	X	X			X	
Journal Square Restoration Corp		X	X		X		X
McGinley Square Partnership	X	X	X	X		X	
West Side Partnership		X	X		X	X	

Source: BFJ Planning Outreach to SIDs

5.2.2 SID Budgets

All of the SIDs receive equal amounts of UEZ funding each year. However, the annual revenues of the SIDs vary widely, from \$290,000 for Central Avenue to \$4.5 Million for the Exchange Place Alliance. Each SID establishes how revenues will be assessed; while the method is typically a percentage of property value, some SIDs assess a value per linear foot of commercial frontage. Regardless of method, the assessment reflects the collective capacity of the district to contribute to SID programs and improvements.

Figure 5.38. SID Revenues and Assessment Share of Total



Source: 2024/2025 SID Budgets

*Adjusted to reflect UEZ contribution for Journal Square and Westside.

For five of the seven SIDs, the assessment provides between 41% and 56% of annual revenues. For Exchange Place and Journal Square, areas with two of the highest assessments largely reflecting the property values in those areas, the assessment share of revenues hovers around 80%. Beyond the assessment and UEZ income, the SIDs can expect other contributions from event revenues, grants, and private donations. The potential for accessing these alternative resources, either through proximity to private donors and access to staff and available budget to pursue grants or hold events, is largely dependent on the pre-existing financial health of the area, as well as physical assets such as parks or plazas that lend themselves to special events.

Establishing greater equity among the SIDs is a policy issue to be evaluated by the Board of JC EDC, which will then make recommendations to the City Council for approval.



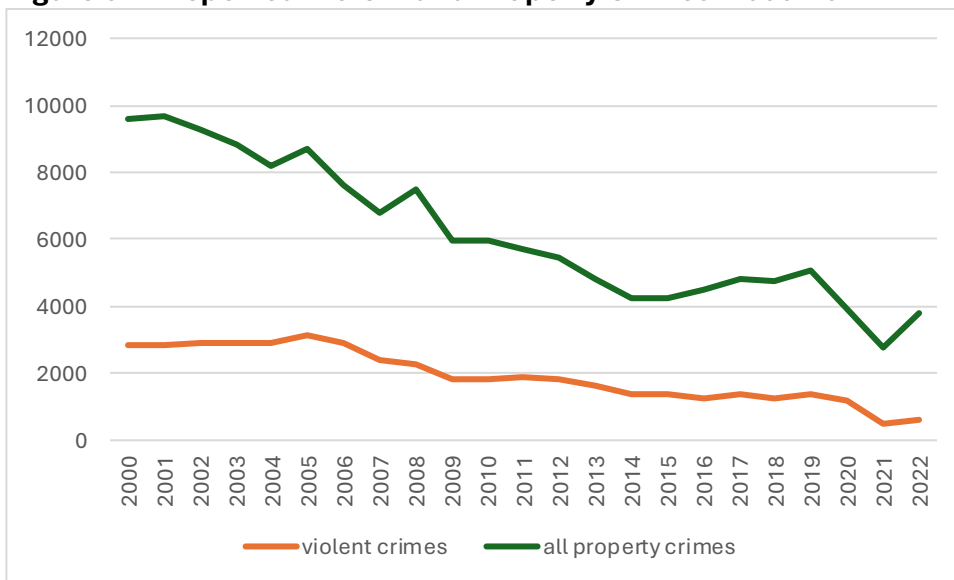
6 Quality of Life

In the last decade, Jersey City’s population has increased to 292,000. The City has also become significantly safer; since 2010 violent crime has decreased by 55% and property crime decreased by 32%. Also, the City has made substantial investments in public parks and plazas, streetscape enhancements, stormwater management, and local transportation upgrades such as bike lanes and on-demand paratransit (Via). These factors combine to make Jersey City a highly livable urban environment.

6.1 Public Safety

Both violent and property crime in Jersey City has decreased significantly since 2000 as reported in the FBI’s Uniform Crime Statistics. Violent crimes reports been steadily decreasing in Jersey City since their peak in 2005. In 2022, only 609 violent crimes were reported in the City.

Figure 6.1. Reported Violent and Property Crimes: 2000-2022



Source: FBI Uniform Crime Statistics by Agency

Property crimes have decreased sharply over the course of two decades as well, from a peak of 9700 in 2001 to a low of 2800 in 2021. However, there has been a sharp uptick of reported property crimes in 2022 (+1000 incidents).

In the outreach process it was noted that public nuisance activity remains a concern in most areas and for most business owners and residents.

6.2 Infrastructure

Jersey City’s infrastructure supports businesses and residents alike, providing key components of the City’s competitive advantages.

6.2.1 Transportation and Parking

Throughout the outreach process, traffic was cited as an issue of concern throughout Jersey City. Many of the streets in the City were laid out in the 19th Century, and as such are quite narrow and unequipped for modern vehicles. In an effort to reduce traffic, there are multiple transportation

options in Jersey City including transit (ferries, buses, light rail, PATH trains) and ride shares; however, a large share of Jersey City’s workers still rely on the road network.

Roadways

Jersey City is well-served by a convergence of State and US highways including US 1 & 9, I-78, I-95, I-280 and the New Jersey Turnpike as shown in the map that follows. Excellent access is something of a double-edged sword in that it brings vehicles from throughout the region through Jersey City to access New York City for both work and tourism.

Figure 6.2. Major Roads



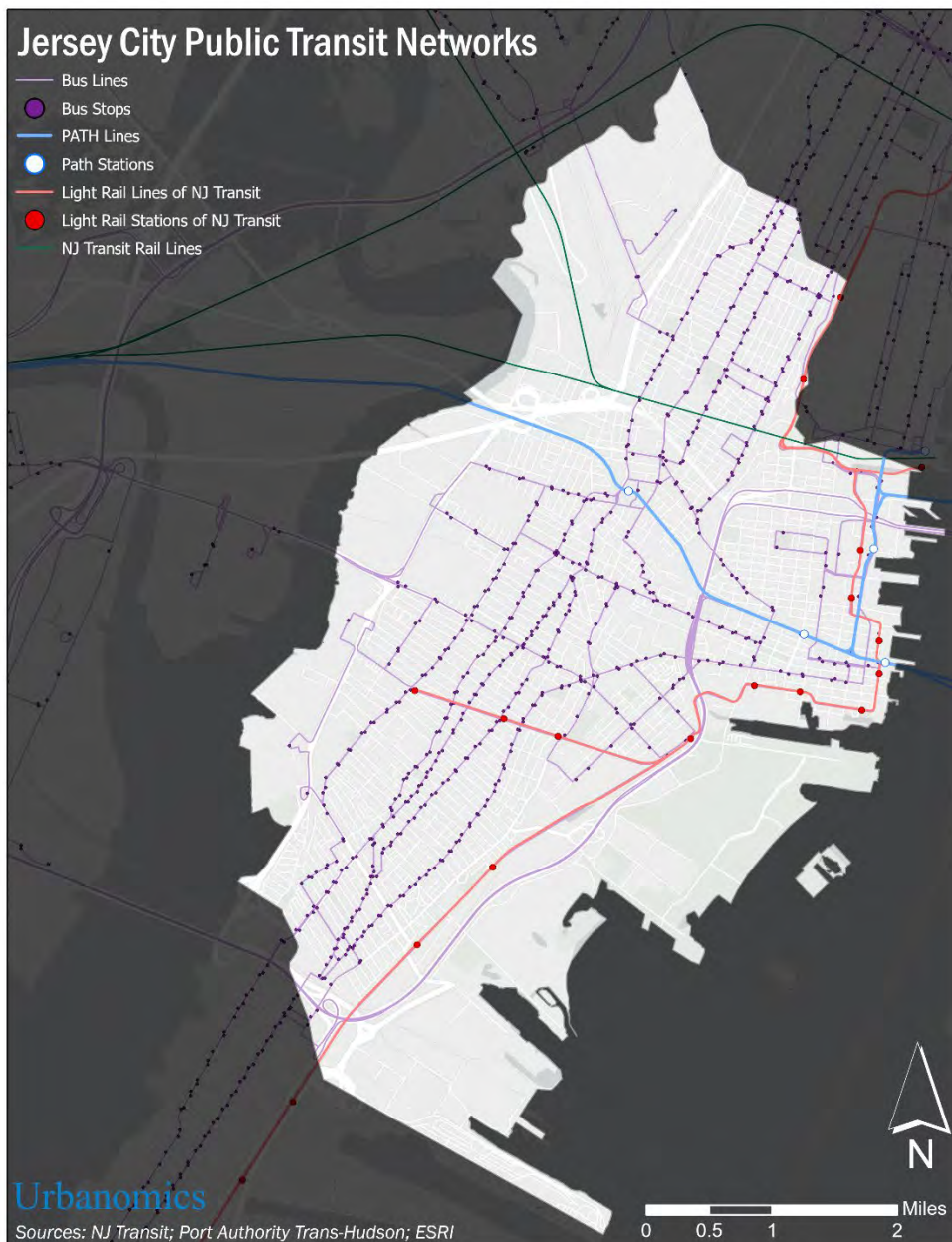
Parking

Parking in Jersey City can be difficult, and during peak business hours, cars and delivery trucks line both sides of the roads and double-parking is common, adding to traffic congestion. New development in Jersey City mandates providing parking underneath the building, but these requirements are generally serving new residents who largely commute via transit into New York City.

Transit

Most of the transit options in Jersey City are focused on commutation to and from New York City. Trains and ferries connect almost exclusively to Manhattan. However, it is notable that there is no NJTransit Rail in Jersey City.

Figure 6.3. Public Transit 2024



Port Authority Trans-Hudson (PATH) Trains

There are four Port Authority PATH train stations in Jersey City. Journal Square, Newport, Grove Street connect to Midtown Manhattan via Greenwich Village, directly and/or via Hoboken. The Exchange Place PATH travels east to the World Trade Center stop in Lower Manhattan, or North to Newark or Hoboken.

Hudson-Bergen Light Rail

The Hudson-Bergen Light Rail runs from North Bergen in the north to Bayonne in the south. Within Jersey City, there are eight stops running from Pavonia-Newport to Liberty State Park along the Hudson waterfront—largely serving the financial services developments. In addition, the Main line extends west from Liberty State Park, stopping at Garfield Avenue, Martin Luther King Drive and West Side Avenue—this extension has greatly increased accessibility to an underserved area of the City.

Ferries

New York Waterway ferries run from Port Liberte and Paulus Hook to and from Pier 11 Wall Street in Lower Manhattan and West 39th Street in Midtown roughly every 40 minutes during the morning and evening rush hours. In addition, Liberty Landing City Ferry runs from Liberty Landing Marina via Warren Street in Jersey City to Brookfield Place Terminal at the World Financial Center in Lower Manhattan.

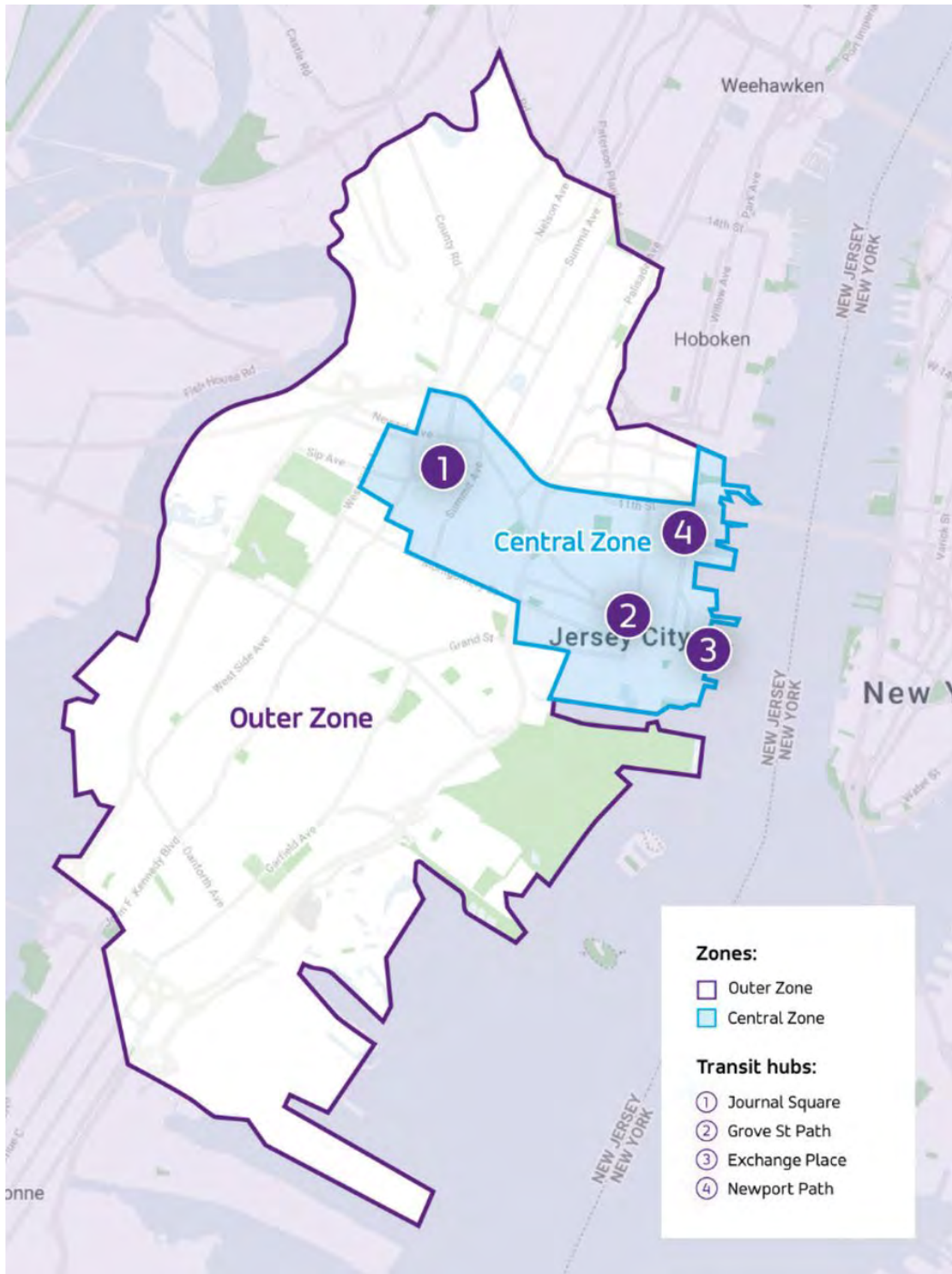
Buses

New Jersey Transit operates 22 fixed-route bus lines through Jersey City. Most buses provide access to job centers within the City, while others take riders to and from other municipalities in the region including Newark, Trenton, Camden, Atlantic City, Philadelphia, and New York City.

Rideshare

Along with Uber and Lift, Jersey City is serviced by VIA rideshare. This on-demand service is accessible and is accessed via a phone app and provides rides to anywhere in the City at the cost of a train or bus ride.

Figure 6.4. VIA Zones 2024



Source: VIA <https://city.ridewithvia.com/jersey-city>

Bicycle and Pedestrian Infrastructure

The City has invested in transportation alternatives such as shared bicycle programs, which have been so successful across the Hudson in New York City. As shown in the map that follows, CitiBike stations and Oonee pods are most-heavily focused around the PATH stations at Grove Street, Exchange Place, and Journal Square, but are found throughout the City. Further, in an effort to protect cyclists and pedestrians from vehicular traffic, there are dedicated bike lanes and pedestrian plazas in commercial areas throughout the City.

Figure 6.5. Bicycle and Pedestrian Infrastructure



6.2.2 Freight Transportation and Jersey City's Port

Jersey City is a hub for regional freight movement due to its strategic proximity to major highways, rail lines and ports. Figure 6.6 shows intermodal rail freight connections in the City. These include the Croxton yards in the northwest corner of the City and the Greenville yards in the south near the Port and Bayonne border.

Figure 6.6. Freight Infrastructure



Port Jersey Port Authority Marine Terminal (Port Jersey) is an intermodal freight transport facility located on the municipal border of Jersey City and Bayonne, it is the closest container terminal to the New York and New Jersey Harbor entrance and has direct access to the New Jersey Turnpike. Owned by the Port Authority of New York and New Jersey since 2011 and renamed Port Liberty Bayonne Terminal, the 167 acre semi-automated container freight facility has a 2,700 foot berth and 50 foot draft, it is the only terminal in the harbor able to service large vessels that pass through the Panama and Suez canals. To service these vessels, it has 8 post-panamax ship-to-shore cranes, 20 RMG cranes, and 17 RTG cranes. Further, the gates to Port Jersey are outfitted with cutting-edge technology to ensure a safe and efficient loading and passage process.

Port Jersey is the site of the proposed Cross-Harbor Rail Tunnel that will run from New Jersey to southern New York City to Long Island.

6.2.3 Water and Sewer

The water supply and sanitary and storm sewage system are integral to the successful maintenance and development of the City's commercial and residential realms. The Jersey City Municipal Utility Authority (JCMUA) operates a system that cleans and distributes 55 million gallons of drinkable water throughout Jersey City each day and maintains 240 miles of sewers and 5000 catch basins.

For commercial and residential enterprises, JCMUA requires developers upgrade and/or extend the water and sewer and drainage systems as part of the site plan approval process. Detailed documentation to determine and address water usage, sewer, and stormwater management needs is required in order to receive approval for both renovation and new construction projects. Site requirements were updated in 2021 and reflect modern sustainability practices.

The system is undergoing a series of upgrades and improvements in order to decrease the likelihood of flooding during typical rain events and preventing interrupted and compromised service due to flood events. In addition, there are a variety of green initiatives including rain gardens and tree planting underway to better manage stormwater, preventing backups and stormwater pollution.

6.2.4 Information Infrastructure

Jersey City is served by numerous telecommunications and WIFI service providers, establishing that residents and businesses can connect globally and locally. This infrastructure was put to the test during the mandatory shut-downs of the COVID-19 Pandemic, during which time the majority of office workers were required to work from home. Existing internet capacity is more than capable of handling the current demands of both workers, residents, and businesses.

Despite access to information infrastructure, it seems that many small businesses do not have an internet presence, limiting their revenue potential.



7 Funding Challenges and Opportunities

Funding for the UEZ program is not guaranteed beyond 10 fiscal years of P.L. 2021 c. 197. Further, after the first five fiscal years, program funding is planned to decrease by 5% each year⁸. The uncertain future of the program highlights the need for moneys to be spent on projects that will have the greatest impact and potentially those that will allow the discovery of future funds.

7.1 Program Equity

As shown in Section 5, there is significant disparity among the Wards and SIDs in Jersey City. Currently, UEZ funding to the SIDs is distributed equally, with each organization throughout Jersey City receiving the same amount, regardless of other funding sources. SIDs with the most valuable and largest number commercial properties have the greatest budgets and conversely these areas have fewer unmet basic needs. In keeping with the purpose of the UEZs, project funding should focus on those areas of the City most in need of investment; e.g., the areas of the city with the greatest numbers of commercial vacancies and lowest commercial property values as well as highest levels of unemployment and the lowest incomes.

7.2 Opportunities

UEZ funding streams are not guaranteed. To ensure the success of Jersey City beyond this 5-Year Plan and through the potential defunding of the UEZ altogether, the JCEDC should explore additional funding opportunities and partnerships.

7.2.1 Grants

There are numerous grants that can be accessed to support and improve business districts including small business loans, façade improvement grants, or even to provide infrastructure for electric vehicles. If the JCEDC is not eligible to access the grant funding, it can be a resource to connect SIDS or individual businesses to these opportunities.

Following is a brief list of potential funding organizations and programs:

- Main Street New Jersey
- New Jersey Economic Development Agency
 - Main Street Lenders Grant
 - Small Business E-Commerce Support Program
 - Main Street Micro Business Loans
- Main Street America
- Local Initiatives Support Coalition
- Columbia Bank Community Grant Program

⁸ State of New Jersey. Corrected Copy of UEZ Pamphlet Law 2021. Pp 9-10.
<https://www.nj.gov/dca/uez/forms/pdf/UEZ%20Pamphlet%20Law%202021.PDF>

7.2.2 Alternative Public Incentive Financing Strategies

The JCEDC and UEZ already provide support private investment through loans, grants, and subsidies; however, there are opportunities to partner with non-profit enterprises that will take the lead on investment while ensuring the inclusion of local small businesses in revitalization efforts. For example, **Chicago TREND** is a social enterprise initially funded by the John D. and Catherine T. MacArthur Foundation and Chicago Community Trust with a goal to strengthen urban neighborhoods, with a focus on communities of color, to catalyze, accelerate and finance retail development in neighborhoods to drive revitalization. TREND manages five inclusively owned shopping centers in Chicago and Baltimore.

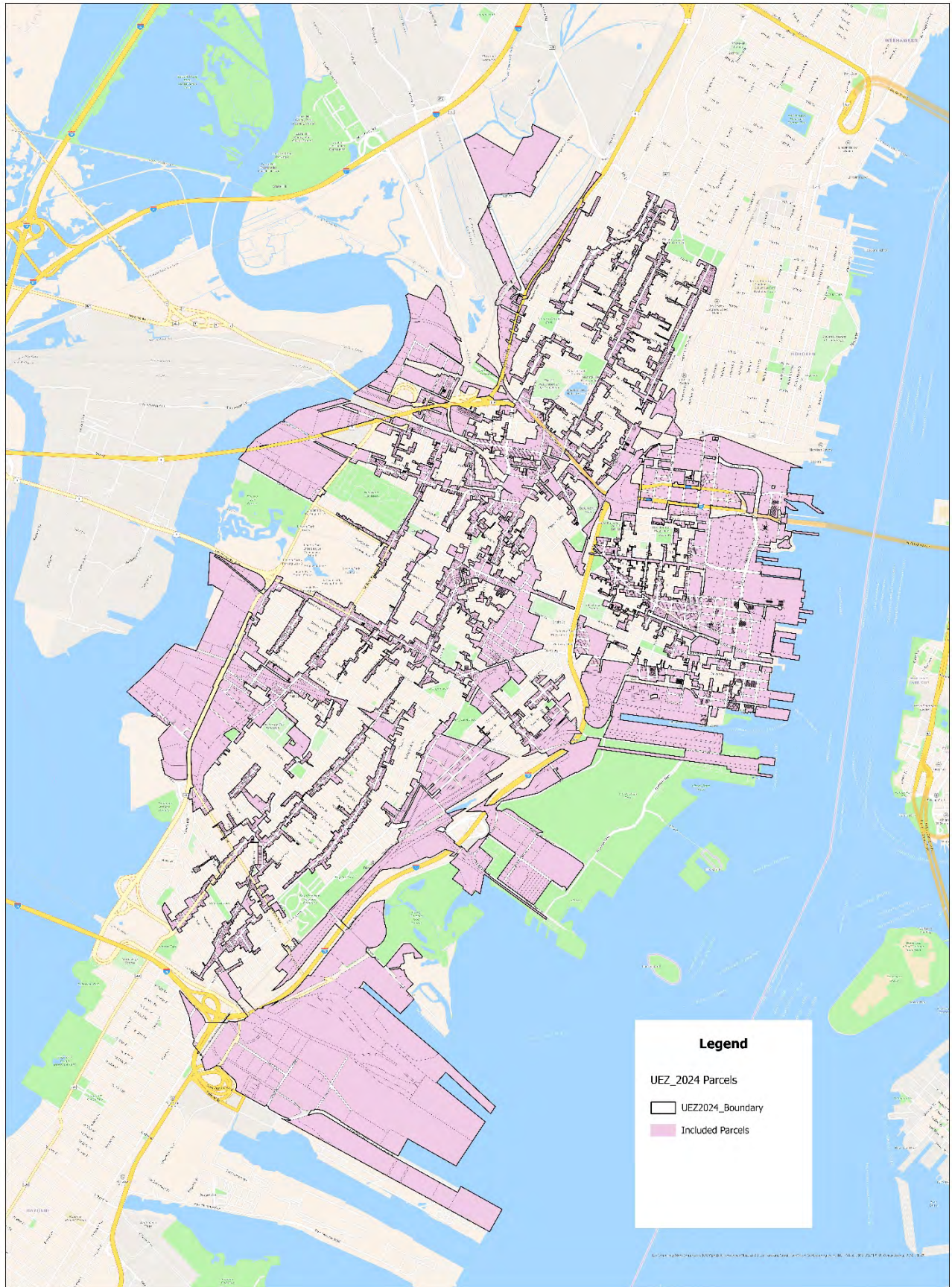


8 Revised UEZ Map

The Jersey City UEZ Boundary has been adjusted to incorporate more “areas in need of rehabilitation” in the manner of additional small businesses, specific requests and redevelopment areas including complete SIDs and those “commercial islands” identified in the 2022 work prepared by the Jersey City Department of Housing, Economic Development, and Commerce. In keeping with State guidance, the included parcels and contiguous and there is no net increase in the boundary’s area. To achieve a net zero result, areas that are not considered developable, including both large scale parcels such as Ellis Island and the greens at Liberty National Golf Course and smaller parcels including some houses of worship and single family homes were removed from the mapped boundary. The exact difference between the current boundary area and the original is a loss of 0.01384 acres or a change of -0.0004%.

To create the UEZ boundary, the individual parcels to be included were dissolved into a single GIS layer. Interstitial spaces (generally streets) separating parcels were then filled in and merged with the parcels to create a single polygon, the outline of which forms the new UEZ boundary. The map on the following page presents both the new boundary as well as the foundation parcels.

Figure 8.1. 2024 UEZ Boundary Map



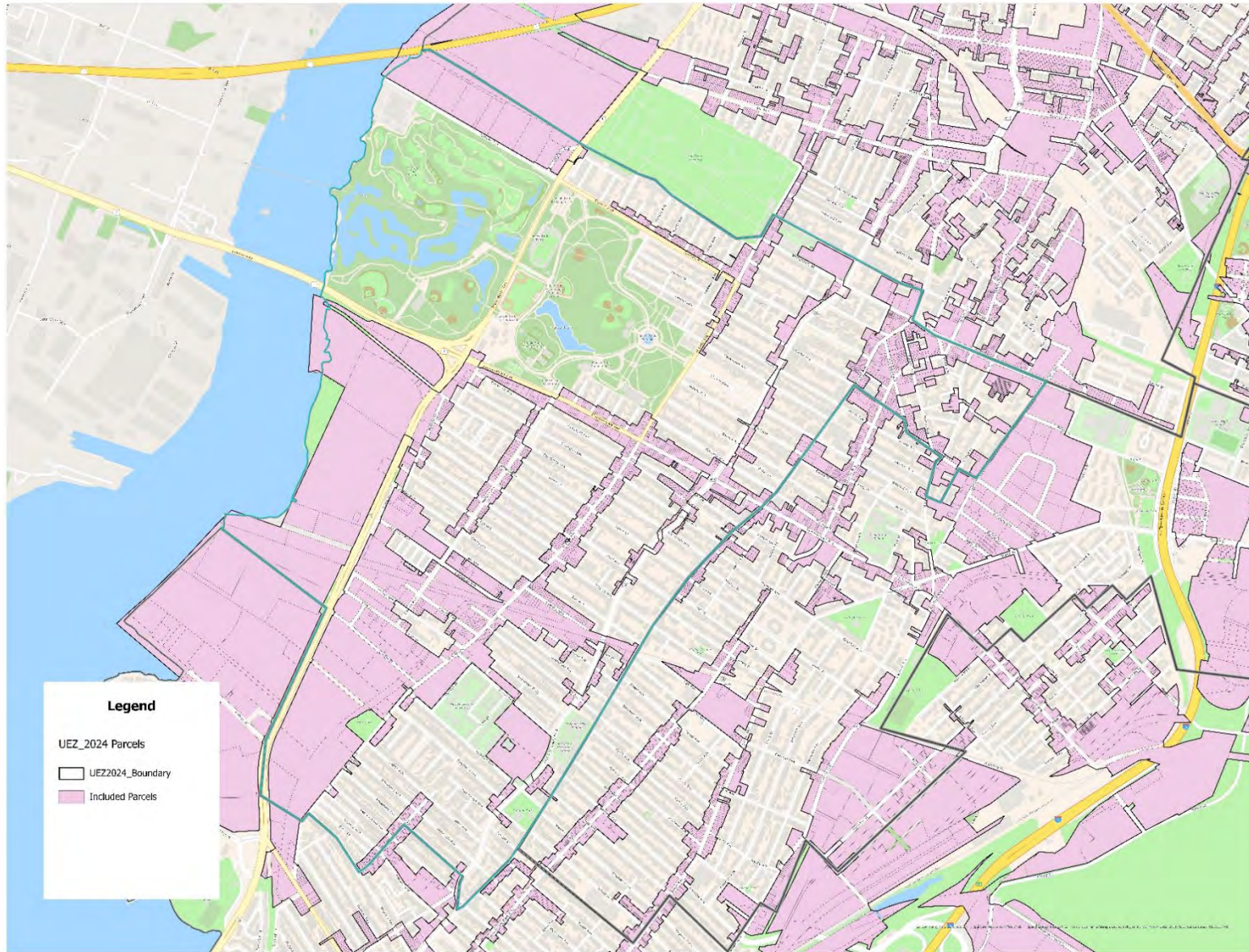
Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics

Figure 8.2. 2024 UEZ Boundary Map: Ward A



Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics

Figure 8.3. 2024 UEZ Boundary Map: Ward B



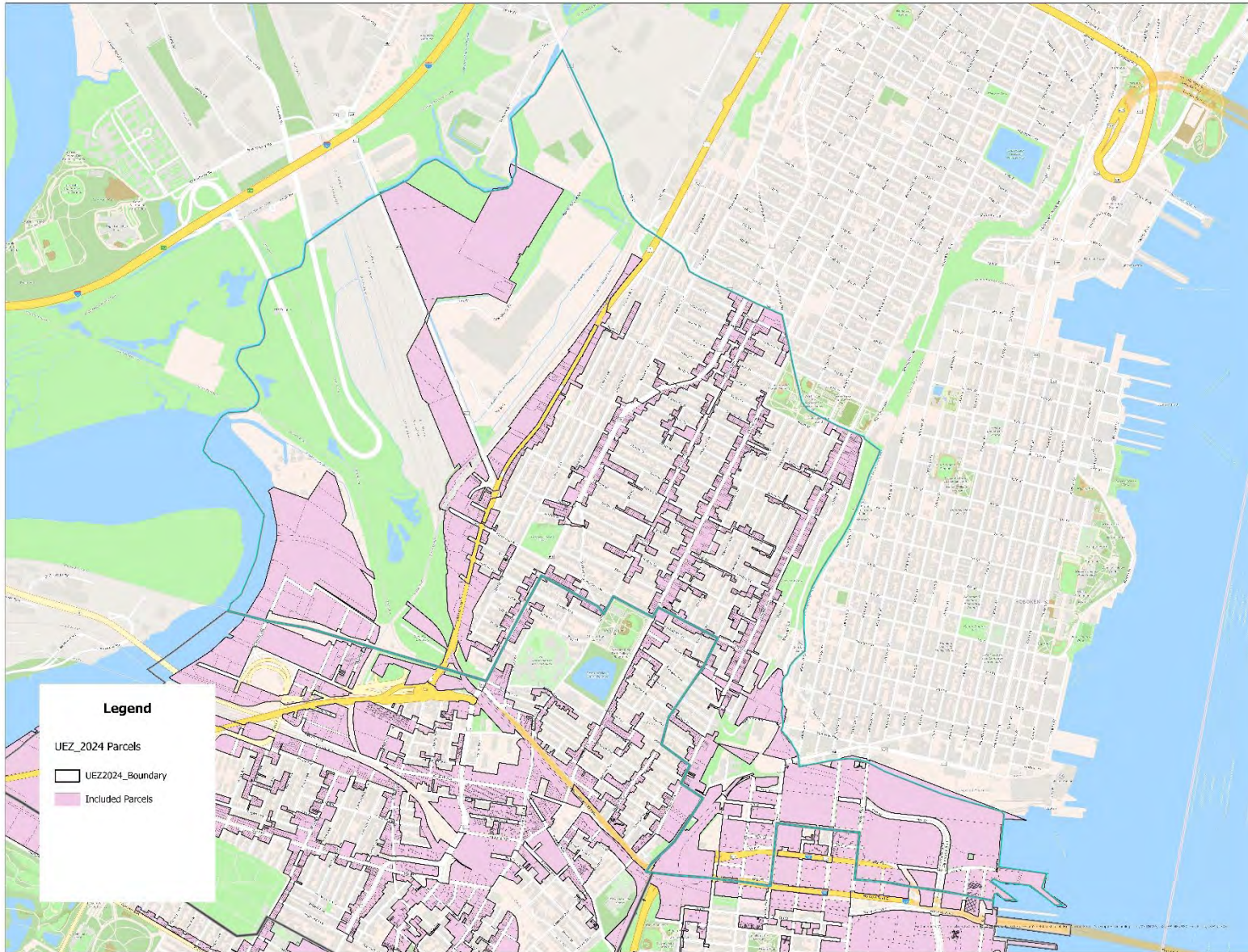
Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics

Figure 8.4. 2024 UEZ Boundary Map: Ward C



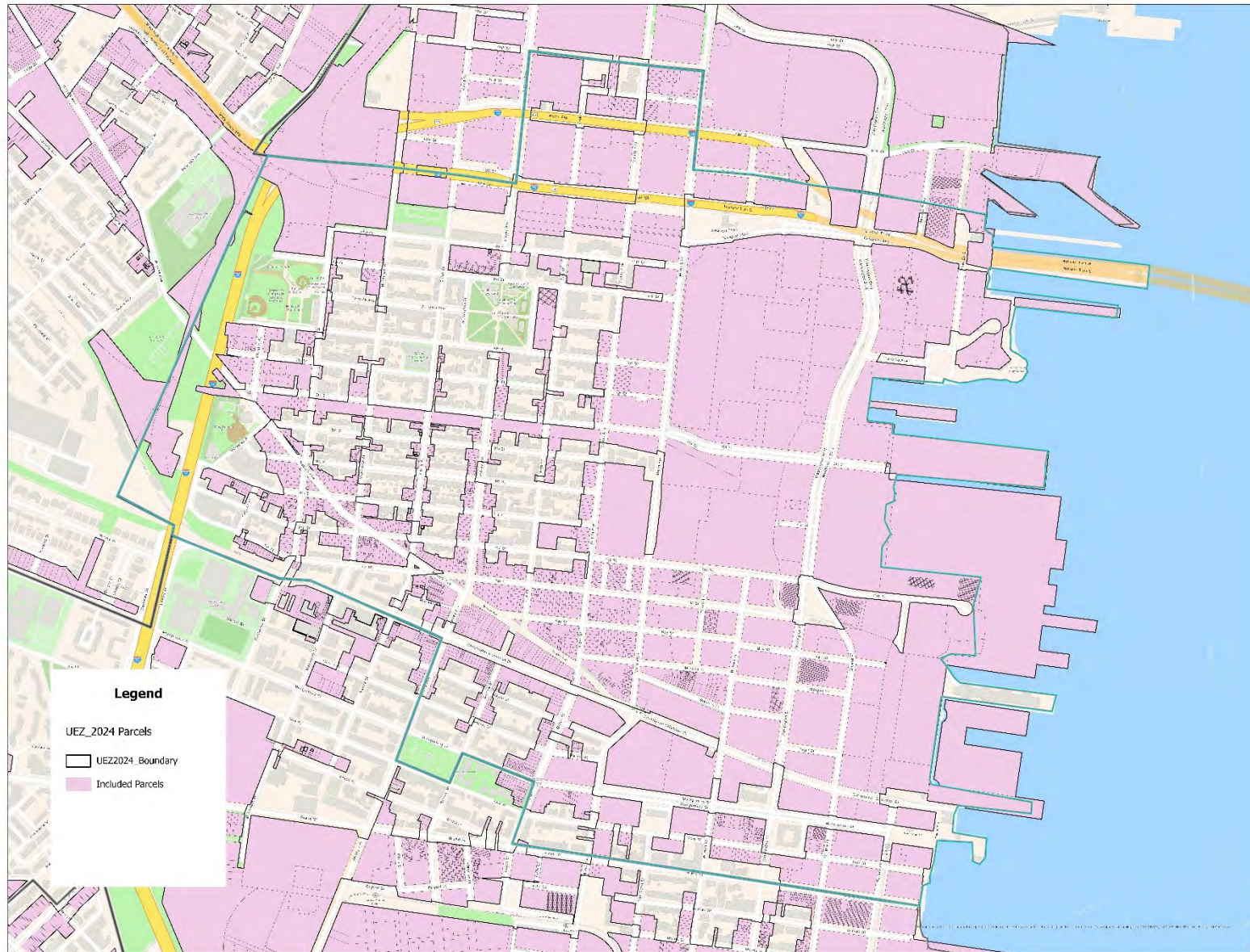
Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics

Figure 8.5. 2024 UEZ Boundary Map: Ward D



Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics

Figure 8.6. 2024 UEZ Boundary Map: Ward E



Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics

Figure 8.7. 2024 UEZ Boundary Map: Ward F



Sources: Jersey City Division of Planning, ESRI World Basemap, Urbanomics



9 Strategic Actions

The goals to increase opportunity in Jersey City have not changed since the 2010 Plan, but the objectives and strategies have been refined to acknowledge the accomplishments of the City and JCEDC as well as reflect new and emerging issues and concerns and to align with the OUR Jersey City Master Plan.

Enhance Jersey City’s Business Climate Throughout the City. Since 2010, the city has been very active in improving streetscapes, bike/ped infrastructure, and traffic systems. This goal has shifted focus to improving the day-to-day operational environment and being more strategic about coordination and distribution of resources.

- Improve and Streamline Resource Operations and Cooperation
 - Establish regular JCEDC meetings, with agendas and minutes posted on the website.
 - Meet together with Jersey City HEDC, Cultural Affairs, and Jersey City Redevelopment Agency (JCRA) on a quarterly basis.
 - Provide SIDs staff training on approvals/funding processes.
 - Establish a process for checking JCEDC performance goals/metrics.
 - The JCEDC should engage a business attraction staff person.
 - Maintain catalogue of available spaces/respond to queries for space match.
 - Maintain Jersey City and SIDs metrics for annual reporting to the JCEDC Board and City Council.
- Continue to Improve Quality of Life.
 - Maintain law enforcement presence in commercial corridors.
 - Continue to support code-enforcement for traffic and safety violations.
 - Maintain streets, beautify streetscapes, support façade improvements.
- Reduce traffic congestion with transportation improvements to make it easier for employees to get to work.
 - Support a variety of methods to reduce traffic congestion, including short-term provisions for special events
- Provide more equitable and targeted support of SIDs. (This is a policy issue that will be evaluated by the Board of the JCEDC that will make recommendations to the City Council for final approval.)
 - Develop a formula for UEZ funding distribution in keeping with the original UEZ provisions, potentially including: value of SID commercial properties, percent of vacant commercial space, Ward unemployment and poverty rates.
- Continue to Build Workforce Skills.
 - Expand job-readiness training.
 - Coordinate with the Hudson County Workforce Development Board.
 - Expand job training programs for emerging and strategic growth industries.
 - Pursue partnerships with non-profits and educational institutions at all levels.

Increase the Diversity of the Jersey City Economy. Employment has increased in most industry sectors in the past 15 years; the current focus of this goal is to be more strategic and proactive in business development and attraction to make the most of the City’s current vacancies and limited remaining development sites.

- Continue to support existing and new small businesses; remove the guesswork for new and expanding businesses. Potential strategies include:

Website Improvements

- Make sure the JCEDC website is in accordance with UEZ statutory requirements 52:27H-67.
- Have link to the JC webpage added to the State UEZ website
- Add a “Doing Business in JC” page to the website with:
 - Opening a business flowchart—check with City regularly to make sure it’s still valid. Include links to each organization/office to contact for each step.
 - Versions specific to specialized small businesses (Restaurants vs. Retail)
 - Full page of UEZ guidance, including a search engine to determine if a business site is within the UEZ boundary.
 - Include a small business resources subpage.
 - Direct new developers to the EDC for guidance on ground floor activation practices.
 - Links to local realtors or ultimately, a staff resource person to find available properties and featured “opportunity sites.”
- Add links TO/FROM the Jersey City municipal website and JCEDC websites.

Services

- Develop an education campaign for businesses in the UEZ boundary.
 - Add checklist of what UEZ inclusion does for you/market the program so places like the Newport Centre and Hudson Mall get the additional sales tax benefit, potentially increasing customers.
- Continue to support entrepreneurship program.
- Continue to provide training and counseling for small businesses.
- Continue supporting existing co-working space and consider the provision of additional shared space.
- Create a strategic plan for business attraction for the limited soft sites available throughout the City.
 - Leverage the Chamber of Commerce.
 - Create a business outreach attraction and coordination position and staff it.
 - Attract headquarters employers to bring greater job density to Jersey City and provide partnerships.
 - Continue working to attract and support the film industry in Jersey City.
- Continue to improve the competitive environment for maker industries.
- Strengthen and upgrade retail and related services along the commercial corridors.
 - Consider including assistance in developing an online presence for small businesses.
 - Engage with developers early in the process to guide them on planning for and curating an optimal retail mix in new buildings.

Advance Jersey City’s Sustainability and Resiliency. The goal now acknowledges the increase in extreme climate events as well as the limitations of mass transit feasibility.

- Provide for a cleaner environment.
 - Support the cleanup of Brownfields sites throughout the city.
 - Provide natural and built infrastructure and cleanup support to alleviate and/or respond to environmental events.
- Jersey City should engage with NJ Transit, NJ DOT and PANYNJ regarding transportation planning impacts.

Promote Jersey City as a Place to Live, Work, and Visit. This goal has not changed, but the strategies have been adjusted to reflect lessons learned.

- Ensure that up-to-date information on Jersey City is available online.
 - Establish a JC Tourism Website
 - Events Calendar
 - Interactive Hotel/Restaurant/Shopping maps by Neighborhood
 - New business profiles
 - “Local Legends” profiles (e.g., XX Meat Market celebrates 40 years in Jersey City)
 - SEO to make the Tourism link of JCEDC discoverable.
- Enhance entryways to Jersey City and wayfinding throughout the city.
 - Maintain the Gateway Beautification Program.
- Supporting Cultural Affairs and the Department of Recreation, continue to develop and promote leisure and hospitality sectors for residents and visitors to capture consumer expenditures as well as create an opportunity to tap into regional tourism.
- Develop and execute a proactive plan to capitalize on major sporting and cultural events such as the Jersey City Marathon and World Cup with activities in all wards of the City.
- Expand UEZ marketing efforts throughout the region, including New York City, and internationally.
 - Build on recent marketing efforts by expanding business attraction advertising beyond New Jersey.
 - Attend industry conferences with a Jersey City business development campaign.
 - Prepare printed materials for hotels that highlight community assets and activities.