



JERSEY CITY
REDEVELOPMENT AGENCY

**GLOSSARY OF
REDEVELOPMENT TERMS**

Adaptive Reuse - A process that adapts buildings for new uses while retaining their historic features.

Affordable housing - Inexpensive dwellings affordable to those of modest income.

Absentee Owner - Property owner who owns property at one location but lives or operates a business at another location.

Assessed Value (AV) - The amount used by county tax assessor to value real property for tax purposes-generally the market value of property. Assessed value multiplied by the tax rate determines property tax.

"Big Box" retail - Large retail stores over 35,000 square feet drawing customers from a large area and typically surrounded by parking lots.

Biodiversity - The tendency in ecosystems, when undisturbed, to have a great variety of species forming a complex web of interactions.

Brownfield - Any former or current commercial or industrial site, currently vacant or underutilized and on which there has been, or there is suspected to have been, a discharge of a contaminant. (Brownfield and Contaminated Site Remediation Act, N.J.S.A. 58:10B-1 et seq.)

Brownfields Redevelopment Glossary of Terms

PHASE I Environmental Site Assessment: To identify apparent and potential sources of contamination that, by their association with the site, could become a potential environmental liability. To evaluate the potential for contamination by researching and analyzing the following:

- Available information to characterize the general geology and hydrogeology.
- Available historical information, including a 50-year chain-of-ownership.
- Regulatory agencies for records regarding possible hazardous material handling, spills, storage or production at site and vicinity.
- A site and area reconnaissance.
- Perform a limited polychlorinated biphenyl (PCB) survey consisting of a visual reconnaissance for fluid-containing major electrical devices, such as transformers and capacitor banks.

PHASE II Environmental Site Assessment: To determine the presence or absence of hazardous or petroleum constituents in the soil and ground water at the site. To conduct field studies and site sampling by performing the following:

- Soil sample borings.

- Drilling and sampling activities.
- Field assessments procedures and laboratory analytical methods utilized.

Building codes - Municipal ordinances that regulate the construction and occupancy of buildings for safety or health reasons.

Buildout - No additional development is possible on a parcel or within a community.

Base Year - The year in which a development plan is adopted.

Base Value - The total assessed Value of Property within a project area in the year in which the redevelopment has occurred.

Blighted Areas - Area and/or structures of a community which constitute either physical, social, or economic liabilities requiring redevelopment in the interest of the health, safety, and general welfare of the people of the community.

Demolition - Clearance or removal of a structure in order to carry out the redevelopment plan.

Eminent Domain - Authority of a government agency to acquire property for public purposes, also known as condemnation.

Charrette - An intensive planning and design workshop involving the community in a needs assessment, interviews with community groups, prioritization of issues, development of recommendations, the identification of neighborhood development projects and implementation strategies.

Community Housing Development Organization (CHDO) - A private, non-profit development corporation that meets a series of qualifications prescribed in the HOME regulations and has been designated by the local Participation Jurisdiction (city, county or state) to receive a set-aside of HOME program funds. 1/3 of the CHDO's board must represent low-income households. A participating jurisdiction must award at least 15 percent of its annual HOME allocation to CHDOs. CHDOs may own, develop, or sponsor HOME-financed housing.

Construction Loan - Short-term financing for improvements to real estate, such as the building of a new home. The lender advances funds to the borrower as

needed while construction progresses. Upon completion of the construction, the borrower must obtain permanent financing or pay the construction loan in full.

- An intensive design process that involves the collaboration of all project stakeholders at the beginning of a project to develop a comprehensive plan or design.

Community Preservation Act - A law passed in Sept. 2000 that enables communities to establish a local Community Preservation Fund, through a ballot referendum, dedicated to open space protection, provision of low and moderate income housing, and historic preservation. Revenue for the fund is generated by a local property tax surcharge of up to 3% and a state match of about \$25 million annually to participating communities.

Community Preservation Initiative - An effort of the Executive Office of Environmental Affairs to provide tools and information to local decision-makers so that they will be able to make informed decisions about future growth.

Criteria - Standards on which a judgment or decision may be based. The Local Redevelopment and Housing Law provides eight criteria to determine whether or not an area is in need of redevelopment. Because these criteria represent a wide range of conditions, many types of areas - some not typically thought of as "blighted" - may be determined in need of redevelopment.

Development fees - A fee charged to an individual, person, partnership, associates, company or corporation for the improvement of the property to be used by a municipality for affordable housing opportunities in a COAH-certified plan in accordance with a municipal ordinance approved by COAH.

Easement - Access rights to a portion of a property for which the owner gives up his rights of development (such as a power line easement to a utility company).

Ecosystem - A complex set of natural, interconnected elements on which a habitat's survival depends directly or indirectly.

Energy Star or Energy Star Home - In 1992 the US Environmental Protection Agency (EPA) introduced ENERGY STAR as a voluntary labeling program designed to identify and promote energy-efficient products to reduce greenhouse gas emissions. ENERGY STAR qualified homes are independently verified to be at least 30% more energy efficient than homes built to the 1995

Model Energy Code or 15% more efficient than state energy code, whichever is more rigorous.

Feasibility study - A combination of a market study and an economic analysis that provides an investor with knowledge of both the environment where a project exists and the expected return on investment to be derived from it.

Floodplain - The land adjacent to a body of water or water course that is subject to flooding.

Floor area Ratio (FAR) - The ratio of floor area in a building to the land area of the lot on which it sits. Used to regulate building volume.

Geographical Information System (GIS) - GIS is a computer system capable of assembling, storing, manipulating, and displaying geographically referenced information (i.e. spatial data).

Grandfathering (vesting) - A right to proceed with a development project that cannot be abolished by subsequent changes in development regulations.

Graywater - Water that has been used for showering, clothes washing, and faucet uses that can be reused for irrigation in some circumstances.

Green Building - One definition of “Green” or “Sustainable building” is the design and construction of buildings using methods and materials that are resource efficient and that will not compromise the health of the environment or the associated health and well-being of the building’s occupants, construction workers, the general public, or future generations. Sustainable buildings involves the consideration of many issues, including land use, site impact, indoor environment, energy and water use, solid waste, and lifecycle impacts of building materials.

Greenfield - Undeveloped lands such as fields or forests.

Habitat - The environment in which an organism or biological population lives or grows.

Highest and best use - The property use that at a given time produces the greatest net worth return.

Inclusionary Development - A housing development zoned for both affordable units and market rate units. This term includes, but is not necessarily limited to, new construction, the conversion of a non-residential structure to residential and

the creation of new affordable units through the reconstruction of a vacant residential structure.

Infrastructure - Services and facilities provided by a municipality or privately provided including roads, water, sewer, emergency services, parks, etc.

Infull Development - The development of new housing or other buildings on scattered vacant sites in a built-up urban, suburban or redevelopment area.

LEED - The Leadership in Energy and Environmental Design (LEED) Green Building Rating System™ is the nationally accepted benchmark for the design, construction, and operation of high performance green buildings. LEED gives building owners and operators the tools they need to have an immediate and measurable impact on their buildings' performance. LEED promotes a whole-building approach to sustainability by recognizing performance in five key areas of human and environmental health: sustainable site development, water savings, energy efficiency, materials selection, and indoor environmental quality.

Leverage - The practice of using a small amount of funds to attract other funds, including loans, grants and equity investments. The premise of leveraging is to use public dollars in conjunction with private dollars to increase the number of affordable housing units that can be produced.

Market Rate Housing - Housing units that are not income and/or rent restricted , thereby allowing rents to increase or decrease over time in response to fluctuating market conditions. Market Rate Units are typically financed with private debt and cannot be constructed and/or financed with HOPE VI or any other public housing funds.

Market Value: What a willing seller could reasonably expect to receive if he/she were to sell the property on the open market to a willing buyer.

Mass Transit - Travel by public transportation system such as bus or subway.

Mixed Income - Affordable housing development is best supported when there are tenants or residents with a range of incomes. A portion of units in a building or development may be subsidized through a federal, state, or local housing program and set aside for low to moderate income families. Other units in the

same building may be available to tenants regardless of income, and with no restrictions on rents (known as market-rate units).

Mixed-use Development - An area or tract of land with several different uses including, but not limited to, residential, office, manufacturing, retail, public or entertainment, in an integrated, compact pedestrian-oriented form.

Mount Laurel Supreme Court Decision - A series of New Jersey Supreme Court Decisions which determined that every municipality in the state has a constitutional obligation to provide through its land use regulations a realistic opportunity for a fair share of its region's present and prospective needs for housing low and moderate income families. The Mount Laurel Decision also stated that the methods for satisfying this constitutional obligation are best addressed by the legislature.

Negotiated Sale: When the price paid for land and improvements is mutually agreed upon by the buyer and seller.

Neotraditional planning - The pragmatic mix of traditional urban development patterns and styles with the requirements of the modern community.

New Jersey Energy Star Program - This program provides outreach, technical support, and financial incentives to home buyers and builders to carry out energy efficient housing construction. Utilities companies across the state offer the Program, providing a comprehensive package of valued added services that make energy efficient investments cost effective for home buyers and builders.

New Urbanism - A movement to re-examine the basic development patterns of our communities and to rediscover the planning and design practices responsible for creating the traditional development patterns of New Jersey.

Open space - The non-built environment.

Operating costs - Costs directly related to the operation, maintenance, repair, and management of a property and the utilities that service it.

Orthophoto - A stereoscopic aerial picture.

Overlay District - A zoning code or district which is available as an option to the underlying zoning.

Parcel - A portion of a subdivision.

Pedestrian scale - An urban development pattern where walking is safe and efficient.

Plan - A method for achieving an end, usually involving a detailed program of action. A redevelopment is adopted by the municipal governing body and guides the development and redevelopment of an area in need of redevelopment. It defines the municipality's vision for the area and controls all the steps that follow.

Planned Unit Development (PUD) - A zoning category that allows innovation in development by the suspension of standard zoning to be replaced by negotiated agreements.

Power - The ability or official capacity to exercise control or authority. By adopting a redevelopment plan, a municipality gains substantial powers and authority within a redevelopment area. The public body that exercises that authority and is responsible for implementing the redevelopment plan is the "redevelopment entity." A municipal governing body may be the redevelopment entity or it may designate a redevelopment agency, local housing authority, or county improvement authority as the redevelopment entity.

Predevelopment funding - Financing provided to non-profits for costs associated with the beginning stages of a development project. That is defined as costs incurred from the conceptual phase, up to the closing of the construction loan (but before construction commences), at which time the funds are re-paid from the initial construction draw.

Project Area: The area designated in the redevelopment plan for development and revitalization.

Project Area Committee (PAC) - Elected committee composed of project area residents, businesspersons, and representatives of organizations to consult with and advise the agency.

Public Housing - The public housing program was created by the United States Housing Act of 1937, to provide improved housing for low-income households and to stimulate employment in the construction industry during the Great Depression. Under the system established by the 1937 Act, local governments adopted legislation to create PHAs. PHAs, such as the Authorities, develop, own, operate and maintain housing for rental to low-income families (those with incomes at or below 80% of area median income) and very low-income families (those with incomes at or below 50% of area median income). Currently, the 1937 Act requires, generally, that at least 40% of the public housing units of a particular PHA, which become available in a given year be rented to families with incomes at or below 30% of area median income.

Real Estate Owned (REO) - This is property that is acquired and held by the Agency as a result of a default on an Agency single-family mortgage loan through foreclosure or other legal means.

Redevelopment - The redesign or rehabilitation of existing properties

Redevelopment - A process to rebuild or restore an area in a measurable state of decline, disinvestment, or abandonment. Redevelopment may be publicly or privately initiated, but is commonly recognized as the process governed by the Local Redevelopment and Housing Law and undertaken in accordance with a redevelopment plan adopted by municipality. If used correctly, it can transform an underutilized or distressed area into an economically viable and productive part of the community.

Redevelopment Plan - Plan for revitalization and redevelopment of land within the project area in Order to eliminate blight and remedy the conditions that caused it.

Redeveloper - A redeveloper is a public or private developer selected to undertake all or a portion of a redevelopment project. There are many types of potential redevelopers. Selecting the right one can be the key to the successful implementation of a redevelopment plan.

Rehabilitate - To restore to good condition, operation, or capacity. The Local Redevelopment and Housing Law defines rehabilitation as the repair,

reconstruction, or renovation of an existing structure, with or without new construction or the enlargement of the structure. A rehabilitation program may be an effective strategy to arrest and reverse patterns of decline and disinvestment in a residential neighborhood or commercial district. It also can support and complement other redevelopment and revitalization efforts.

Rehabilitation - To improve, alter, modernize, or modify an existing structure to make it safe, sanitary, and decent and/or bring it up to building code standards.

Relocation - The effort to assist and facilitate rehousing of families, single persons, businesses or organizations that are displaced due to redevelopment activities.

Renewable Energy - Energy that the environment provides, such as solar and wind energy.

Renovation - The process of bringing back a structure or landscape to its original state.

Restoration - The process of upgrading an existing building; usually while attempting to keep the same general appearance of the building.

Right-of-way - The easement dedicated to a municipal use on either side of a publicly owned street.

Setback - The required distance measured from the right-of-way in which construction may not encroach.

Site coverage - The percentage of a site that is covered by the built environment.

Sprawl - Low density development on the edge of cities and towns, poorly planned, land consumptive, auto-dependent, and designed without respect to its surroundings.

Stakeholders - Those people who are or will be affected by a real estate development.

State Development and Redevelopment Plan (State Plan) - The plan prepared and adopted pursuant to the state Planning Act that sets forth Statewide planning policies and serves as the official blueprint for development and redevelopment in New Jersey.

Subdivision - The division of land into individual parcels.

Sustainability - Meeting the needs of the present generation without compromising the ability of future generations to meet their own needs. As defined by the Brundtland Commission, 1987.

Tax Allocation Bond - A bond or financial obligation issued by the agency in order to generate funds to implement the redevelopment plan. The bond is repaid with tax increments as a result of the agency's revitalization of the project area.

Topography - The physical features, including the configuration, of a landscape.

Traditional Neighborhood Development (TND) - A basic unit of the New Urbanism which contains a center that includes a public space and commercial enterprise; an identifiable edge, ideally a five minute walk from the center; a mix of activities and variety of housing types; an interconnected network of streets usually in a grid pattern, high priority of public space, with prominently located civic buildings and open space that includes parks, plazas, squares.

Transit Oriented Development (TOD) - A mixed-use community within walking distance of a transit stop that mixes residential, retail, office, open space, and public uses in a way that makes it convenient to travel on foot or by public transportation instead of by car.

Urban growth boundary - A planning tool used to set the maximum extent of an area to be developed.

U.S. Green Building Council - The U.S. Green Building Council (USGBC) is the nation's foremost coalition of leaders from every sector of the building industry working to promote buildings that are environmentally responsible, profitable and healthy places to live and work. Our more than 7,500 member organizations and our network of 75 regional chapters are united to advance our mission of transforming the building industry to sustainability.

Variance - A special permission to vary a physical structure or use a property in a way normally prohibited by existing zoning.

Vernacular - The traditional architecture of a region, frequently developed in response to the climate, land conditions, or culture of a region.

Viewshed - Everything visible from a particular vantage point.

Visual preference survey - Photographic images of various planning and design elements, accompanied by questionnaires and other analysis techniques.

Developed by Anton Nelessen.

Watershed - The land area drained by a stream or river.

Wetland - Land that is transitional between aquatic and terrestrial ecosystems and is covered with water for at least part of the year.

Zero Energy Housing - Housing where there are no direct heating costs. The house is kept warm by means of heat containment by the building's envelope, ensuring none is wasted. The heat comes mainly from solar gain, but also all the heat from appliances, lights, and even bodies, is collected by the components of the house, and radiated back to the occupants.

Zoning - A legal mechanism for local governments to prevent conflict land use and promote orderly development by regulating the use of privately owned land through enforcement.