



# Measuring Distress in New Jersey

## The 2017 Municipal Revitalization Index

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# Executive Summary

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## *Background*

Formerly known as the Municipal Distress Index (MDI), the Municipal Revitalization Index (MRI) ranks New Jersey's municipalities according to eight separate indicators that measure diverse aspects of social, economic, physical, and fiscal conditions in each locality. Historically, the MRI has been used as a factor in distributing certain "need based" funds. The MRI was most recently updated in 2008.

The Department of Community Affairs (DCA) initially expected to merely update the existing index based on the newest available data. The purpose of that update was to examine the change in the distress rankings over nearly a decade using the same methodology. The eight equally-weighted indicators that constituted the index (below) were updated.

- Average Annual Population Change
- Children on Temporary Assistance for Needy Families (TANF) per 1,000 Persons
- Unemployment Rate
- Equalized 3-Year Effective Tax Rate
- Equalized Valuation Per Capita
- Per Capita Income
- Substandard Housing Percentage
- Pre-1960 Housing Percentage

## *Defining Distress*

For the purposes of this report, DCA defines *distress* as "a multi-dimensional municipal condition linked to fiscal, economic, housing, and labor market weakness in conjunction with a resident population that is generally impoverished and in need of social assistance."

Although using the above listed eight indicators to produce previous versions of the MRI accurately reflected some dimensions of distress, the inclusion of three variables not linked to distress led to some unusual outcomes. For example, Egg Harbor City surprisingly ranked as more distressed than Trenton. Variables such as average annual population change, pre-1960 housing percentage, and the effective property tax rate, do not correlate strongly with any other MRI variables. These variables are not linked together by common influences of "distress," as one would expect from the components of a distress index. To rectify the weaknesses in that methodology, these variables were re-examined, replaced, and weighted differently. This was accomplished by examining similar indices and through a statistical analysis identifying variables linked to common dimensions of "distress."

## *Comparative Measures of Municipal Distress*

After examining comparable government and academic/policy institute distress indices, the most frequently used specific indicators are as follows:

- Per Capita Income
- Per Capita Personal Income (not available at municipal level)
- Household Income (average or median)
- Poverty Rate
- Unemployment Rate
- Population Change

Of these indicators, per capita income, unemployment rate, and population change are included in the existing MRI; the poverty rate, household income, and per capita personal income were not.

## *Factor Analysis Results*

A factor analysis was performed to assess how well the existing MRI reflects distress and to identify other variables that could better measure it. Factor analysis is generally used to identify variables that are affected by a common latent, unobserved variable. Three of the eight distress indicators in the MRI fit into a defined category of distress as emergent from the data. These include per capita income, the unemployment rate, and the TANF participation rate for children. However, the remaining five measures, equalized property valuation per capita, equalized 3-year effective property tax rate, average annual population growth, pre-1960 housing percentage, and substandard housing, were not linked to any defined distress dimension.

## *The 2017 Municipal Revitalization Index*

Given the analysis of comparable distress indices and the factor analysis results, a new MRI was created that corrects the many shortcomings of the existing MRI and provides a more robust and defensible measure of distress across the state.

The new standard for the calculation of distress rankings includes six indicators that reflect economic and social vulnerability measures of distress. Four additional measures that reflect migration and disinvestment and fiscal vulnerability dimensions are included and weighted at only 0.25 to minimize bias that may occur toward municipalities that are older, have small ratable bases, high levels of property taxation, and that and may not exhibit typical symptoms of “distress.”

The revised set of indicators are as follows:

*Indicators weighted at 1 each - 86% of Index (indicators selected through factor analysis)*

- Children on TANF per 1,000 persons
- Unemployment rate
- Poverty rate (*new*)
- High school diploma or higher (*new*)
- Median household income (*replaces per capita income*)
- % of households receiving SNAP assistance (*food stamps*) (*new*)

*Indicators weighted at 0.25 each – 14% of Index (indicators selected through literature review and internal deliberations)*

- Ten-year % population change
- Non-seasonal housing vacancy rate (*replaces substandard housing*)
- Equalized 3-year effective property tax rate
- Equalized property valuation per capita

The 2017 MRI is calculated by computing the standardized scores (score minus mean divided by standard deviation) of all ten indicators, with the five indicators of distress (children on TANF per 1,000 persons, unemployment rate, equalized 3-year effective tax rate, non-seasonal housing vacancy rate, and poverty rate) converted to negative scores to ensure they are representative of distress rather than strength. The indicators are then summed together to form the Index, with the primary six correlated indicators weighted at 1 each and the remaining four at 0.25 each. The remaining four were weighted at 0.25 because the factor analysis suggested they were much less linked to “distress” as measured by the other variables. Summing the variables together allows for the multiple dimensions of distress to be aggregated into a single comparable measure, as typically employed in other municipal distress indices.

A correlation analysis reveals that many of the new MRI indicators are strongly correlated with each other, much more than the correlations between the existing MRI indicators.<sup>1</sup> The components of the 2017 MRI also generally show more variability than the existing MRI, suggesting that these variables constitute better functional indicators of distress than the components of the existing MRI. This is because they show more variability between municipalities and allow for more variation within the Index. Moreover, a Cronbach’s alpha analysis reveals the weighted indicators to be internally consistent in measuring distress.

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<sup>1</sup>A full comparison of correlations in the existing MRI to correlations in the 2017 MRI can be found in the Appendix.

## 2017 Municipal Revitalization Index Results

Camden tops the list of the MRI, followed closely by Salem and Atlantic City. Each of these communities receives Transitional Aid, suggesting the Index performs well in identifying municipalities that are fiscally distressed, even with the fiscal indicators weighted at 0.25 each. The 2017 MRI shows a number of other improvements over the existing MRI. Nine of the twelve Transitional Aid municipalities make the top 25 of the 2017 MRI, compared to seven on the existing MRI Update.

### 2017 Municipal Revitalization Index, Top 25 Municipalities

| 1 = most distressed, 565 = least distressed |            |           |                    | Residential Desirability |      |                              |      | Social Indicators  |      |                       |      | Economic Indicators   |      |                     |      | Education    |      | Fiscal Indicators    |      |                       |      |                           |     |         |
|---|------------|-----------|--------------------|--------------------------|------|------------------------------|------|--------------------|------|-----------------------|------|-----------------------|------|---------------------|------|--------------|------|----------------------|------|-----------------------|------|---------------------------|-----|---------|
|   |            |           |                    | Pop. Change              |      | Non-Seasonal Housing Vacancy |      | % w SNAP Benefits  |      | Children on TANF Rate |      | Poverty Rate          |      | Med. Household Inc. |      | Unempl. Rate |      | HS Diploma or Higher |      | Avg Property Tax Rate |      | Property Value Per Capita |     |         |
|   |            |           |                    | Weighted at 0.25 each    |      |                              |      | Weighted at 1 each |      |                       |      | Weighted at 0.25 each |      |                     |      |              |      |                      |      |                       |      |                           |     |         |
|   |            |           |                    | Retained                 |      | New                          |      | New                |      | Retained              |      | New                   |      | Retained            |      | New          |      | Retained             |      | Retained              |      |                           |     |         |
| Municipality                                | County     | MRI Score | MRI Distress Score | MRI Rank                 | Rank | Value                        | Rank | Value              | Rank | Value                 | Rank | Value                 | Rank | Value               | Rank | Value        | Rank | Value                | Rank | Value                 | Rank | Value                     |     |         |
| Camden city                                 | Camden     | -26.05    | 100.0              | 1                        | 126  | -3.5%                        | 6    | 18.3%              | 1    | 43.2%                 | 3    | 23.2                  | 1    | 39.9%               | 1    | 25,042       | 12   | 11.1%                | 7    | 67.6%                 | 203  | 2.78                      | 5   | 22,145  |
| Salem city                                  | Salem      | -25.00    | 97.1               | 2                        | 28   | -10.9%                       | 4    | 23.6%              | 2    | 39.6%                 | 6    | 18.4                  | 2    | 39.6%               | 3    | 26,320       | 4    | 14.1%                | 25   | 76.3%                 | 5    | 4.82                      | 9   | 30,568  |
| Atlantic City city                          | Atlantic   | -23.33    | 92.4               | 3                        | 103  | -4.0%                        | 24   | 14.4%              | 6    | 31.6%                 | 4    | 19.7                  | 3    | 36.9%               | 2    | 25,737       | 5    | 13.2%                | 9    | 69.6%                 | 86   | 3.31                      | 368 | 163,937 |
| Bridgeton city                              | Cumberland | -21.12    | 86.3               | 4                        | 337  | 2.9%                         | 30   | 13.5%              | 7    | 30.0%                 | 7    | 17.6                  | 8    | 32.0%               | 15   | 36,208       | 22   | 10.0%                | 2    | 61.5%                 | 16   | 4.30                      | 3   | 19,269  |
| Wildwood city                               | Cape May   | -20.60    | 84.8               | 5                        | 109  | -3.9%                        | 55   | 11.2%              | 25   | 20.2%                 | 8    | 15.9                  | 13   | 29.1%               | 4    | 27,067       | 1    | 20.3%                | 37   | 79.7%                 | 375  | 2.24                      | 486 | 276,210 |
| Seaside Heights borough                     | Ocean      | -19.76    | 82.5               | 6                        | 70   | -5.9%                        | 3    | 25.3%              | 16   | 25.0%                 | 1    | 31.1                  | 18   | 25.3%               | 12   | 33,958       | 67   | 7.8%                 | 34   | 79.3%                 | 443  | 2.04                      | 448 | 220,392 |
| Penns Grove borough                         | Salem      | -19.72    | 82.4               | 7                        | 184  | -1.7%                        | 19   | 15.6%              | 5    | 36.1%                 | 12   | 12.3                  | 11   | 30.4%               | 5    | 31,406       | 26   | 9.8%                 | 5    | 66.8%                 | 14   | 4.35                      | 7   | 27,080  |
| Paterson city                               | Passaic    | -19.43    | 81.6               | 8                        | 247  | 0.6%                         | 48   | 11.8%              | 4    | 36.4%                 | 9    | 15.2                  | 13   | 29.1%               | 8    | 32,915       | 20   | 10.1%                | 13   | 71.4%                 | 40   | 3.80                      | 15  | 42,592  |
| Woodbine borough                            | Cape May   | -18.05    | 77.7               | 9                        | 139  | -3.2%                        | 173  | 7.6%               | 10   | 27.1%                 | 16   | 11.3                  | 15   | 28.9%               | 14   | 34,906       | 14   | 10.9%                | 1    | 61.3%                 | 512  | 1.56                      | 69  | 63,856  |
| Passaic city                                | Passaic    | -17.45    | 76.1               | 10                       | 383  | 3.9%                         | 115  | 8.7%               | 3    | 36.5%                 | 22   | 8.8                   | 10   | 31.6%               | 6    | 31,832       | 61   | 8.0%                 | 4    | 65.7%                 | 121  | 3.13                      | 25  | 47,621  |
| Trenton city                                | Mercer     | -17.33    | 75.7               | 11                       | 178  | -1.9%                        | 5    | 19.6%              | 11   | 26.9%                 | 10   | 14.6                  | 16   | 28.3%               | 13   | 34,257       | 61   | 8.0%                 | 11   | 71.0%                 | 6    | 4.77                      | 8   | 28,013  |
| Newark city                                 | Essex      | -16.53    | 73.5               | 12                       | 332  | 2.8%                         | 17   | 15.8%              | 9    | 29.3%                 | 15   | 11.7                  | 12   | 29.7%               | 10   | 33,139       | 37   | 8.8%                 | 16   | 72.3%                 | 166  | 2.90                      | 29  | 48,803  |
| Pleasantville city                          | Atlantic   | -16.37    | 73.1               | 13                       | 360  | 3.3%                         | 74   | 10.4%              | 14   | 25.4%                 | 17   | 11.0                  | 22   | 24.8%               | 27   | 41,633       | 10   | 11.6%                | 10   | 70.1%                 | 23   | 4.07                      | 12  | 37,801  |
| Wrightstown borough                         | Burlington | -15.46    | 70.5               | 14                       | 238  | 0.3%                         | 222  | 6.8%               | 24   | 20.4%                 | 2    | 26.4                  | 29   | 21.4%               | 41   | 46,625       | 174  | 5.9%                 | 23   | 75.7%                 | 231  | 2.70                      | 22  | 47,140  |
| Woodlyne borough                            | Camden     | -14.69    | 68.4               | 15                       | 291  | 1.8%                         | 52   | 11.5%              | 13   | 26.0%                 | 20   | 9.5                   | 20   | 24.9%               | 23   | 40,913       | 51   | 8.3%                 | 19   | 74.7%                 | 2    | 7.56                      | 6   | 23,363  |
| Paulsboro borough                           | Gloucester | -14.44    | 67.7               | 16                       | 141  | -3.1%                        | 12   | 16.2%              | 8    | 29.9%                 | 21   | 8.8                   | 5    | 33.8%               | 24   | 40,925       | 26   | 9.8%                 | 139  | 88.5%                 | 74   | 3.40                      | 64  | 62,442  |
| New Brunswick city                          | Middlesex  | -13.37    | 64.7               | 17                       | 506  | 9.0%                         | 117  | 8.6%               | 23   | 20.8%                 | 41   | 5.8                   | 4    | 34.7%               | 19   | 38,435       | 267  | 5.1%                 | 3    | 61.6%                 | 246  | 2.66                      | 46  | 56,683  |
| Egg Harbor City city                        | Atlantic   | -12.32    | 61.8               | 18                       | 79   | -5.0%                        | 21   | 15.3%              | 54   | 15.0%                 | 11   | 13.9                  | 54   | 15.7%               | 28   | 43,235       | 23   | 9.9%                 | 38   | 80.0%                 | 18   | 4.25                      | 42  | 55,141  |
| Union City city                             | Hudson     | -12.20    | 61.5               | 19                       | 423  | 4.9%                         | 90   | 9.8%               | 12   | 26.6%                 | 66   | 4.2                   | 20   | 24.9%               | 26   | 41,107       | 135  | 6.4%                 | 6    | 67.4%                 | 122  | 3.13                      | 33  | 51,504  |
| Asbury Park city                            | Monmouth   | -11.98    | 60.8               | 20                       | 82   | -4.9%                        | 38   | 12.5%              | 15   | 25.1%                 | 55   | 4.9                   | 9    | 31.9%               | 7    | 32,755       | 77   | 7.6%                 | 47   | 82.0%                 | 462  | 1.95                      | 149 | 89,178  |
| East Orange city                            | Essex      | -11.89    | 60.6               | 21                       | 148  | -2.9%                        | 13   | 16.1%              | 20   | 23.1%                 | 19   | 9.5                   | 30   | 21.1%               | 17   | 36,921       | 43   | 8.6%                 | 78   | 85.4%                 | 12   | 4.42                      | 14  | 41,716  |
| City of Orange township                     | Essex      | -11.75    | 60.2               | 22                       | 173  | -2.1%                        | 25   | 14.2%              | 21   | 23.0%                 | 48   | 5.3                   | 17   | 25.5%               | 11   | 33,233       | 67   | 7.8%                 | 36   | 79.6%                 | 19   | 4.19                      | 26  | 47,810  |
| Irvington township                          | Essex      | -11.65    | 59.9               | 23                       | 92   | -4.4%                        | 15   | 16.0%              | 35   | 17.6%                 | 26   | 8.3                   | 23   | 23.7%               | 16   | 36,782       | 47   | 8.5%                 | 45   | 81.8%                 | 9    | 4.56                      | 11  | 37,551  |
| Commercial township                         | Cumberland | -11.49    | 59.5               | 24                       | 169  | -2.2%                        | 23   | 14.5%              | 19   | 23.5%                 | 220  | 1.2                   | 27   | 22.0%               | 40   | 46,195       | 8    | 11.8%                | 27   | 77.7%                 | 271  | 2.59                      | 18  | 45,679  |
| Perth Amboy city                            | Middlesex  | -11.25    | 58.8               | 25                       | 471  | 6.4%                         | 249  | 6.3%               | 40   | 17.3%                 | 76   | 3.7                   | 25   | 22.8%               | 33   | 44,024       | 32   | 9.3%                 | 8    | 67.9%                 | 158  | 2.94                      | 57  | 60,886  |

Similar to the existing MRI Update, the 2017 MRI shows high concentrations of distress in rural parts of South Jersey, particularly within Cape May, Cumberland, Salem, and Atlantic Counties. New Jersey's urban communities are shown to be almost uniformly distressed, while urban northeastern New Jersey communities within Bergen, Passaic, Essex, Hudson, and Union Counties register as very distressed.

No municipal distress index can do a perfect job of measuring distress. The sheer diversity of the state's 565 communities makes it impossible for a single measure to completely and accurately assess distress without some degree of bias. Moreover, how distress should be defined and measured is not uniformly accepted and is very much subject to debate. The 2017 MRI, although not a perfect index, is a notable improvement over the existing MRI and is constructed based on the results of a factor analysis and commonly accepted distress indicators. It results from a very robust and rigorous process to develop an adequate measure of municipal distress in New Jersey, as described in this report.

## *Conclusion*

Given the shortcomings of the existing MRI and the many improvements and advantages of the new version demonstrated in the report, the indicators of the new 2017 MRI will compose the official Municipal Revitalization Index for 2017 and future years. The 2017 MRI is much better aligned to distress as measured through factor analysis and produces more intuitive outcomes closely matched to municipalities commonly recognized as highly distressed in New Jersey. The 2017 MRI will improve the measurement of distress and equitable allocation of resources across the state's 565 diverse communities.



## MRI Background

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Formerly known as the Municipal Distress Index (MDI), the Municipal Revitalization Index (MRI) ranks New Jersey’s municipalities according to eight separate indicators that measure diverse aspects of social, economic, physical, and fiscal conditions in each locality. Historically, the MRI has been used as a factor in distributing certain “need-based” funds. The eight indicators used in the MRI were selected by a specially appointed Governor’s Committee of Mayors in 1979. This group sought to create an index that could objectively measure a broad range of local “distress” factors, and do so with acceptable validity and reliability without bias according to community type or size. The Index originated in the Department of Community Affairs (DCA) and was transferred to the New Jersey Office of Management and Budget in 1984. In 1996, the New Jersey Office of Management and Budget transferred the Index to the New Jersey Office of State Planning. In 2008, the New Jersey Sustainable State Institute at Rutgers University completed an update on behalf of the Office of State Planning, during which the MDI was renamed the MRI.

Each municipality in the State of New Jersey receives a composite score and rank regardless of its wealth or level of distress. Municipalities with the highest levels of distress will have the lowest MRI composite scores, and municipalities with the lowest levels of distress will have the highest MRI composite scores.

### *The Eight Distress Indicators*

For the purposes of this report, DCA defines *distress* as “a multi-dimensional municipal condition linked to fiscal, economic, housing, and labor market weakness in conjunction with a resident population that is generally impoverished and in need of social assistance.”

The eight indicators are grouped in pairs — two each as indicators of distress in social, economic, and fiscal conditions, and in physical infrastructure. The indicators, and the data sources from which they are drawn, are described below.

#### **Social Indicators**

***Average Annual Population Change*** — The average annual rate of change in total population from the 2009 to 2015 Census provisional population estimates. The U.S. Census Bureau provides intercensal estimates of total population at the municipal level. Population change, defined as the average annual percentage change in population, is presumed to be indicative of changes in desirability as a place of residence. A decline in population growth is considered a signal of increased distress, while increasing population is a sign of municipal strength.

***Children on TANF per 1,000 Persons*** — The number of children receiving aid through Temporary Assistance to Needy Families (TANF) per thousand persons in the municipality. The TANF caseload is tabulated by the Department of Human Services, Division of Family Development. Children supported through TANF on the January 31, 2016 report were divided by the population (expressed in thousands) as of the Census 2015 municipal estimates. An increase in this indicator would be considered a sign of increased distress.

## **Economic Indicators**

***Per Capita Income*** — Aggregate income received by all residents, divided by the total population. The income reported is an estimate for 2015 from the U.S. Census Bureau’s American Community Survey (ACS) 2011-2015 5-year estimates.<sup>2</sup> An increase in per capita income would be considered a sign of decreased distress.

***Unemployment Rate*** — Percent of labor force unemployed, as measured through the New Jersey Department of Labor and Workforce Development’s 2015 Municipal Labor Force Estimates. The Department provides these data annually. An increase in this indicator would demonstrate increased distress.

## **Fiscal Indicators**

***Equalized 3-Year Effective Tax Rate*** — The average of three consecutive years of State-equalized total real property tax rates. Using a three-year average flattens the spikes and dips of single-year anomalies in local tax rates. This index was calculated from equalized tax rate figures for 2014, 2015, and 2016 in the New Jersey Division of Taxation’s “Abstract of Ratables.” These data replace the equalized rates from years 2003, 2004, and 2005 that were used in the 2008 MRI. The three-year measurement period was preserved to maintain consistency with the previous methodology and focus on the most current trends. Going back too far would shift the weight of measurement away from current and toward past levels of taxation. For example, under a longer time-frame, the impact of a Superstorm Sandy-like event would take a while to fully materialize within the Index.<sup>3</sup> An increase in the effective tax rate would suggest more distress.

***Equalized Valuation Per Capita*** — The State-equalized assessed valuation of all real property in Calendar Year 2016, also obtained from the Division of Taxation. That amount was divided by each municipality’s 2015 Census population estimate. A rise in per capita equalized valuation would indicate decreased distress.

## **Physical Infrastructure Indicators**

***Pre-1960 Housing Percentage*** — The percentage of all housing units that were constructed before 1960 and are therefore more than 50 years old. This item is intended to serve as a proxy indicator of the age (and thus the maintenance and replacement needs) of a municipality’s infrastructure — its roads, bridges, public utilities, etc. The figure reported is an estimate for 2015 from the U.S. Census Bureau’s ACS 2011-2015 5-year estimates. A rise in this percentage would suggest increasing distress.

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<sup>2</sup>Due to sample size limitations, data for Pine Valley Borough were not available from the 2011-2015 ACS; therefore, 2005-2009 ACS estimates inflation-adjusted to 2015 dollars were used as a substitute.

<sup>3</sup>Since the release of the 2008 MRI, Princeton Township and Princeton Borough have consolidated.

***Substandard Housing Percentage*** — The percentage of occupied housing units that were reported lacking complete plumbing facilities (piped water, flush toilet, and bathtub or shower) inside the house, apartment, or mobile home. The figure reported is an estimate for 2015 from the U.S. Census Bureau’s ACS 2011-2015 5-year estimates. An increase in this indicator would demonstrate rising distress.

### ***Calculation Methodology***

The Index is calculated as the sum of the standardized scores (score minus mean divided by standard deviation) of all eight indicators, with the five indicators of distress (children on TANF per 1,000 persons, unemployment rate, equalized 3-year effective tax rate, substandard housing percentage, and pre-1960 housing percentage) converted to negative scores to ensure they are representative of distress rather than strength. The indicators are then summed together to form the Index, with each indicator weighted equally.

### ***MRI Ranks***

The State’s municipalities are ranked from most distressed (rank 1) to least distressed (rank 565) according to each of the eight indicators. A large negative MRI score will be associated with more distress and will have a higher rank. A large positive MRI score will be associated with less distress and will have a lower rank. The variables are expressed as percentages, ratios, or per capita amounts, which ensures comparability amongst municipalities in terms of the individual indicators.

## Existing MRI Update

As the MRI had not been updated since 2008, DCA initially updated the index using the existing methodology with the latest data. All eight indicators were updated.

### Existing MRI Update Results

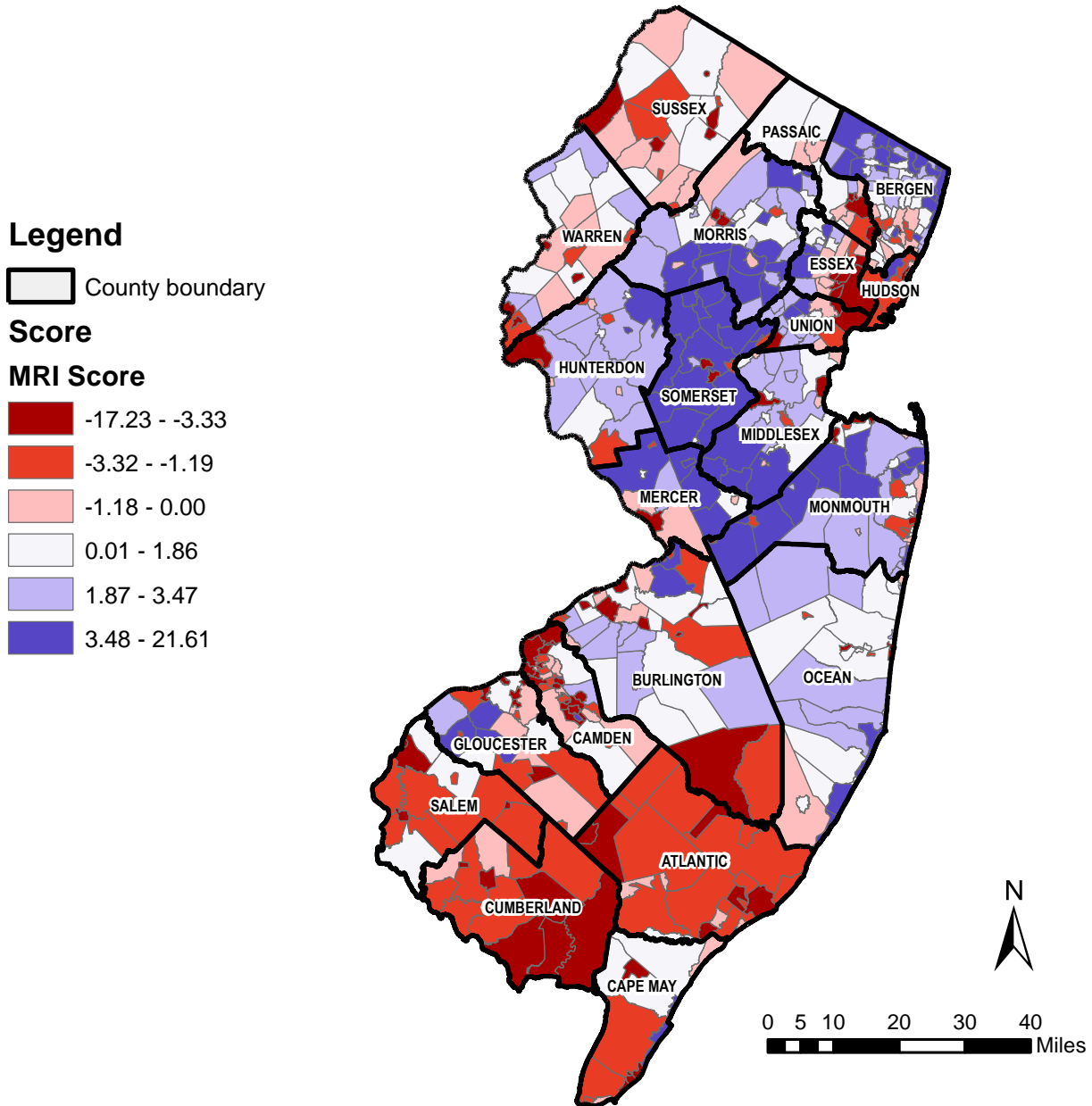
The following table lists the top 25 highest-ranking municipalities on the existing MRI Update. Lower values on the Index indicate more distress, while higher values indicate less distress. The rankings are structured such that #1 means the most distressed community, while #565 is the least distressed. It is important to note that the ranks are less meaningful among the lowest ranks of the existing MRI, and the distress differences are slight. Therefore, only the top-ranking municipalities on the MRI should be considered as “distressed.” In order to show absolute measures of distress, Index values are presented such that differences in the magnitude of distress between any two municipalities can be compared independent of rank. In addition, each of the variables are scaled by an appropriate variable (for example, population, labor force, or number of housing units) to ensure strict comparability between communities.

### Existing Municipal Revitalization Index Update, Top 25 Municipalities

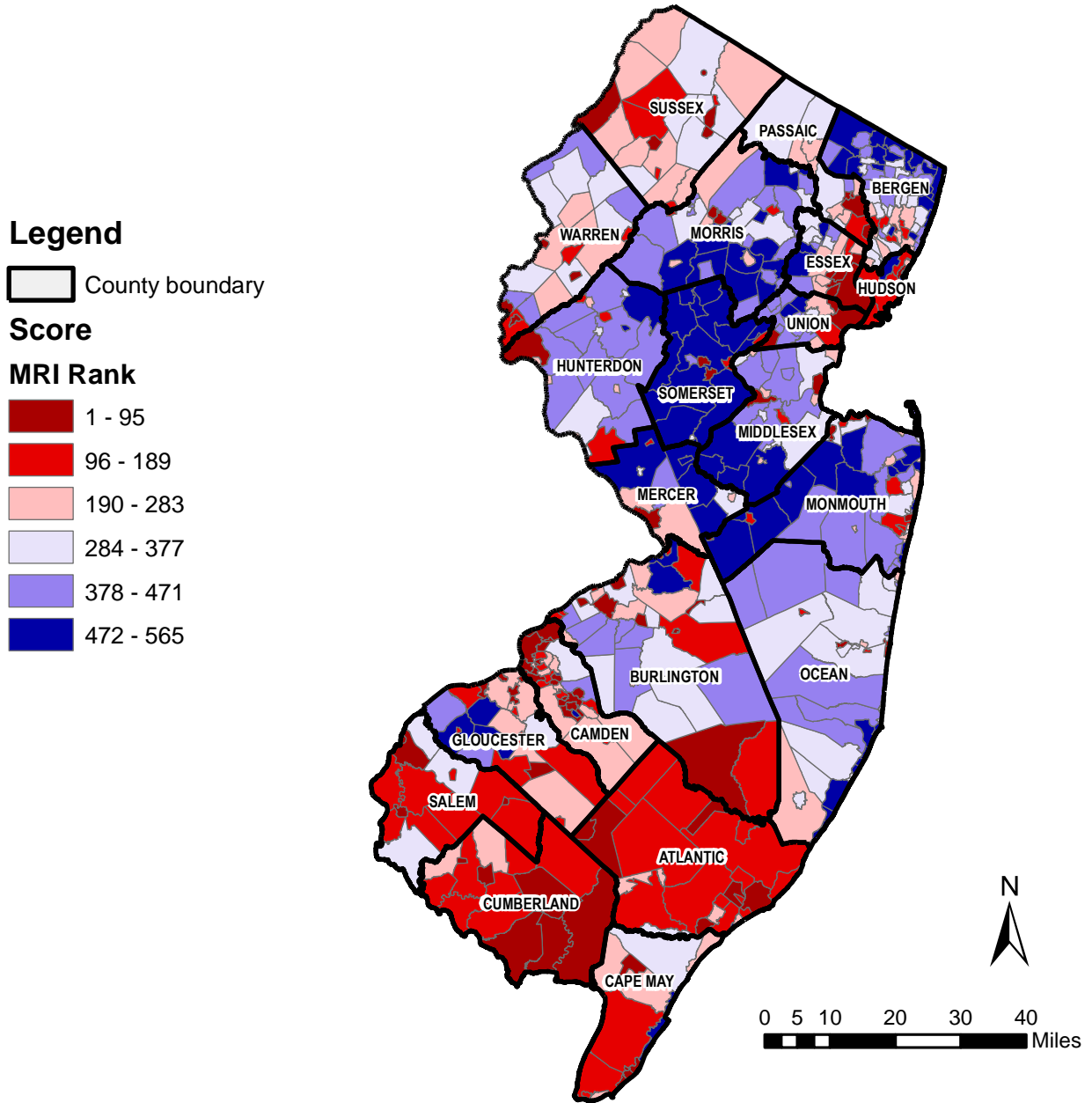
| 1 = most distressed, 565 = least distressed |            |                |          | Social Indicators                           |       |                                     |       | Economic Indicators      |          |                          |       | Fiscal Indicators  |       |  |           | Infrastructural Indicators         |       |                            |      |
|---|------------|----------------|----------|---|-------|-------------------------------------|-------|--------------------------|----------|--------------------------|-------|--|-------|--|-----------|------------------------------------|-------|----------------------------|------|
|   |            |                |          | Mean Annual Population Change (2009 - 2015) |       | TANF Children per 1,000 Pop. (2015) |       | Per Capita Income (2015) |          | Unemployment Rate (2015) |       | Equalized 3-Year Effective Property Tax Rate (2014 - 2016) |       | Equalized Property Valuation Per Capita (2016) |           | Housing Built Prior to 1960 (2015) |       | Substandard Housing (2015) |      |
| Municipality                                | County     | 2017 MRI Index | MRI Rank | Rank  | Value | Rank                                | Value | Rank                     | Value    | Rank                     | Value | Rank   | Value | Rank   | Value     | Rank                               | Value |                            |      |
| Salem city                                  | Salem      | -17.23         | 1        | 12  | -1.1% | 6                                   | 18.4  | 18                       | \$18,900 | 4                        | 14.1% | 5  | 4.82  | 9  | \$30,568  | 105                                | 56.2% | 23                         | 1.3% |
| Winfield tow nship                          | Union      | -17.13         | 2        | 409   | 0.5%  | 434                                 | 0.0   | 141                      | \$30,270 | 213                      | 5.5%  | 1  | 18.60 | 2  | \$10,953  | 5                                  | 87.1% | 257                        | 0.0% |
| Penns Grove borough                         | Salem      | -16.17         | 3        | 41  | -0.7% | 12                                  | 12.3  | 8                        | \$15,713 | 26                       | 9.8%  | 14   | 4.35  | 7  | \$27,080  | 58                                 | 63.2% | 1                          | 2.9% |
| Atlantic City city                          | Atlantic   | -13.72         | 4        | 164   | -0.2% | 4                                   | 19.7  | 16                       | \$18,162 | 5                        | 13.2% | 86   | 3.31  | 368  | \$163,937 | 194                                | 48.4% | 33                         | 1.2% |
| Camden city                                 | Camden     | -13.34         | 5        | 127   | -0.3% | 3                                   | 23.2  | 1                        | \$13,412 | 12                       | 11.1% | 203  | 2.78  | 5  | \$22,145  | 55                                 | 63.5% | 112                        | 0.5% |
| Wildw ood city                              | Cape May   | -13.00         | 6        | 67  | -0.5% | 8                                   | 15.9  | 40                       | \$22,812 | 1                        | 20.3% | 375  | 2.24  | 486  | \$276,210 | 114                                | 55.7% | 257                        | 0.0% |
| Egg Harbor City city                        | Atlantic   | -12.42         | 7        | 199   | -0.2% | 11                                  | 13.9  | 29                       | \$20,905 | 23                       | 9.9%  | 18   | 4.25  | 42   | \$55,141  | 51                                 | 64.7% | 23                         | 1.3% |
| Trenton city                                | Mercer     | -11.28         | 8        | 201   | -0.1% | 10                                  | 14.6  | 12                       | \$16,914 | 61                       | 8.0%  | 6  | 4.77  | 8  | \$28,013  | 18                                 | 72.7% | 112                        | 0.5% |
| Woodlynne borough                           | Camden     | -11.20         | 9        | 211   | -0.1% | 20                                  | 9.5   | 9                        | \$16,113 | 51                       | 8.3%  | 2  | 7.56  | 6  | \$23,363  | 41                                 | 66.5% | 257                        | 0.0% |
| Bridgeton city                              | Cumberland | -10.73         | 10       | 188   | -0.2% | 7                                   | 17.6  | 2                        | \$13,763 | 22                       | 10.0% | 16   | 4.30  | 3  | \$19,269  | 177                                | 49.6% | 219                        | 0.1% |
| Seaside Heights borough                     | Ocean      | -10.69         | 11       | 210   | -0.1% | 1                                   | 31.1  | 14                       | \$17,793 | 67                       | 7.8%  | 443  | 2.04  | 448  | \$220,392 | 186                                | 48.8% | 257                        | 0.0% |
| Sussex borough                              | Sussex     | -10.34         | 12       | 30  | -0.8% | 31                                  | 7.3   | 34                       | \$22,001 | 106                      | 6.9%  | 131  | 3.07  | 63   | \$62,186  | 32                                 | 68.3% | 10                         | 2.0% |
| Paterson city                               | Passaic    | -9.83          | 13       | 312   | 0.2%  | 9                                   | 15.2  | 10                       | \$16,142 | 20                       | 10.1% | 40   | 3.80  | 15   | \$42,592  | 122                                | 55.1% | 136                        | 0.4% |
| Irvington tow nship                         | Essex      | -9.49          | 14       | 277   | 0.1%  | 26                                  | 8.3   | 23                       | \$19,465 | 47                       | 8.5%  | 9  | 4.56  | 11   | \$37,551  | 71                                 | 61.2% | 41                         | 1.1% |
| Dow ne tow nship                            | Cumberland | -9.03          | 15       | 31  | -0.7% | 71                                  | 3.9   | 42                       | \$22,928 | 59                       | 8.1%  | 377  | 2.24  | 185  | \$98,704  | 148                                | 51.8% | 4                          | 2.5% |
| Audubon Park borough                        | Camden     | -8.64          | 16       | 130   | -0.3% | 241                                 | 1.0   | 95                       | \$27,852 | 30                       | 9.7%  | 3  | 5.38  | 4  | \$20,746  | 2                                  | 94.6% | 257                        | 0.0% |
| Phillipsburg tow n                          | Warren     | -8.28          | 17       | 55  | -0.6% | 27                                  | 8.2   | 51                       | \$23,986 | 150                      | 6.2%  | 69   | 3.45  | 31   | \$50,444  | 19                                 | 72.1% | 58                         | 0.9% |
| Wrightstow n borough                        | Burlington | -8.23          | 18       | 228   | -0.1% | 2                                   | 26.4  | 37                       | \$22,619 | 174                      | 5.9%  | 231  | 2.70  | 22   | \$47,140  | 338                                | 36.7% | 257                        | 0.0% |
| East Orange city                            | Essex      | -8.18          | 19       | 285   | 0.1%  | 19                                  | 9.5   | 33                       | \$21,656 | 43                       | 8.6%  | 12   | 4.42  | 14   | \$41,716  | 135                                | 53.6% | 97                         | 0.6% |
| City of Orange tow nship                    | Essex      | -8.09          | 20       | 310   | 0.2%  | 48                                  | 5.3   | 19                       | \$19,065 | 67                       | 7.8%  | 19   | 4.19  | 26   | \$47,810  | 105                                | 56.2% | 19                         | 1.4% |
| Pleasantville city                          | Atlantic   | -7.86          | 21       | 387   | 0.4%  | 17                                  | 11.0  | 15                       | \$17,857 | 10                       | 11.6% | 23   | 4.07  | 12   | \$37,801  | 289                                | 40.1% | 183                        | 0.2% |
| Passaic city                                | Passaic    | -7.74          | 22       | 379   | 0.4%  | 22                                  | 8.8   | 4                        | \$14,956 | 61                       | 8.0%  | 121  | 3.13  | 25   | \$47,621  | 42                                 | 66.3% | 58                         | 0.9% |
| Alpha borough                               | Warren     | -7.72          | 23       | 52  | -0.6% | 206                                 | 1.3   | 152                      | \$30,869 | 202                      | 5.6%  | 116  | 3.15  | 157  | \$91,906  | 93                                 | 58.5% | 4                          | 2.5% |
| New ark city                                | Essex      | -7.59          | 24       | 368   | 0.4%  | 15                                  | 11.7  | 11                       | \$16,791 | 37                       | 8.8%  | 166  | 2.90  | 29   | \$48,803  | 164                                | 50.6% | 70                         | 0.8% |
| Paulsboro borough                           | Gloucester | -7.10          | 25       | 92  | -0.4% | 21                                  | 8.8   | 25                       | \$19,550 | 26                       | 9.8%  | 74   | 3.40  | 64   | \$62,442  | 145                                | 52.5% | 257                        | 0.0% |

Salem topped the list, followed by Winfield Township, a small suburban community in Union County, and Penns Grove in Salem County. Atlantic City and Camden were #4 and #5, while Wildwood, Egg Harbor City and Trenton ranked #6, #7, and #8, respectively. The following maps show the state's 565 municipalities by existing MRI Update:

## Existing Municipal Revitalization Index Update Scores by Municipality



## Existing Municipal Revitalization Index Update Ranks by Municipality



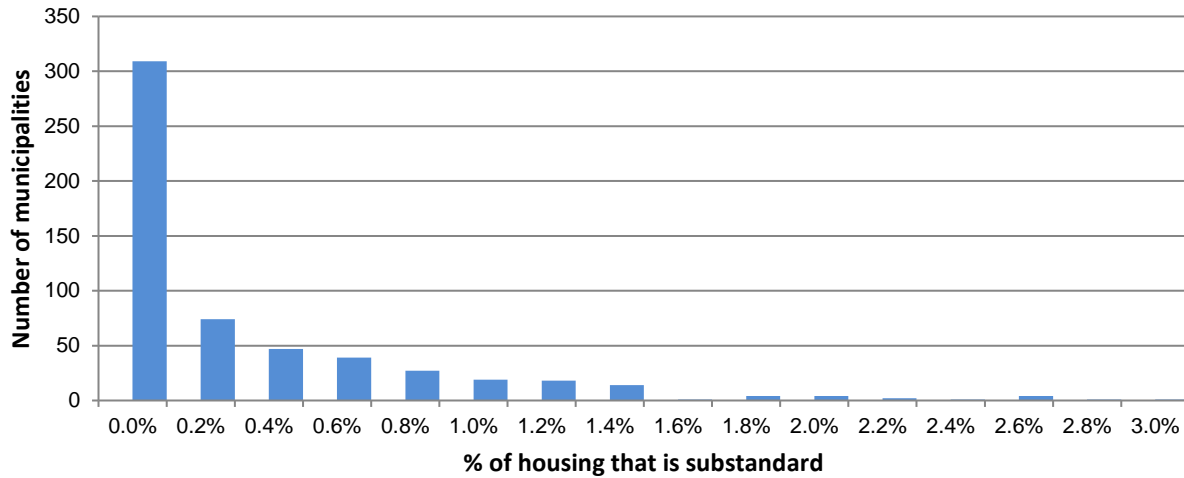
Overall, rural South Jersey communities, particularly within Camden, Atlantic, Cumberland, and Salem Counties, and urban North Jersey communities tend to have the highest ranks on the existing MRI Update. All of the state's large urban centers rank high on the Update. The index also shows a regional concentration of moderate distress in the Highlands region of the state, mainly within Sussex and Warren Counties. In addition, many older suburban Philadelphia and New York communities, particularly within Camden, Union, Essex, Bergen, and Passaic Counties, show moderate distress.

### *Assessing the Existing MRI*

In sum, although the existing MRI does reflect some dimensions of distress, the inclusion of some variables not linked to distress led to some unusual outcomes. For example, seven of the twelve Transitional Aid municipalities make the top 25 on the Update. However, in the Update, the second most distressed municipality in New Jersey is Winfield Township, a tiny suburban community entirely composed of a housing cooperative built for defense shipyard workers during World War II (WWII). Because the entire Township was built before 1960 and the property tax rate is extremely high from a very limited property tax base with no real room to grow, Winfield ranks #2 on the existing MRI. However, to any impartial observer, it would be unreasonable to say that this community is more distressed than Camden, Paterson, or Newark, all of which have suffered from decades of deep intergenerational poverty and are exceptionally reliant on state municipal aid. Winfield is an extreme outlier on the size of its property tax base and its effective property tax rate, which pushes it to the top of the distress rankings. Yet these extreme values are not due to a high degree of distress but to its unique character as a small, WWII-era housing cooperative community. A very similar effect can be found for Audubon Park, another WWII-era housing cooperative community in Camden County with a high property tax rate and small tax base. Audubon Park ranks #16 on the existing MRI Update largely from its scores on those two indicators.

Other variables within the existing MRI produce some dubious results. For example, the inclusion of substandard housing as a distress indicator is questionable, as today almost all housing includes complete plumbing facilities. The graph below shows a histogram of the percentage of housing that is substandard by this definition.

### Histogram: Percentage of Substandard Housing



In the majority of communities in the state, between 0 and 0.2 percent of housing is without complete plumbing facilities, a negligible amount that could hardly indicate distress. There are a few outliers with larger percentages; however, the maximum is only 2.9 percent (Penns Grove), or about 1 in 34 houses. Even at the maximum, this is a very poor metric of municipal distress by any measure.

Moreover, the limited variability in the indicator (the standard deviation is only 0.5%) makes it a non-meaningful measure of housing quality. This is why substandard housing does not correlate with any of the observed dimensions of distress, as shown in the table below. As a point of reference, a moderate correlation can be considered about 0.4 to 0.6 and a strong correlation, 0.6 and above.

### Correlation Matrix: Existing Municipal Revitalization Index Component Variables

|                                       | Avg. Annual Population Change | TANF Children per 1,000 Pop. | Per Capita Income | Unemployment Rate | Effective Property Tax Rate | Equalized Valuation Per Capita | % pre-1960 Housing | % Substd. Housing |
|---------------------------------------|-------------------------------|------------------------------|-------------------|-------------------|-----------------------------|--------------------------------|--------------------|-------------------|
| <b>Avg. Annual Population Change</b>  | 1.00                          |                              |                   |                   |                             |                                |                    |                   |
| <b>TANF Children per 1,000 Pop.</b>   | -0.11                         | 1.00                         |                   |                   |                             |                                |                    |                   |
| <b>Per Capita Income</b>              | 0.04                          | -0.35                        | 1.00              |                   |                             |                                |                    |                   |
| <b>Unemployment Rate</b>              | -0.21                         | 0.53                         | -0.51             | 1.00              |                             |                                |                    |                   |
| <b>Effective Property Tax Rate</b>    | 0.04                          | 0.24                         | -0.35             | 0.15              | 1.00                        |                                |                    |                   |
| <b>Equalized Valuation Per Capita</b> | -0.18                         | -0.10                        | 0.39              | -0.03             | -0.36                       | 1.00                           |                    |                   |
| <b>% pre-1960 Housing</b>             | -0.14                         | 0.20                         | 0.00              | 0.02              | 0.27                        | 0.00                           | 1.00               |                   |
| <b>% Substandard Housing</b>          | -0.03                         | 0.15                         | -0.16             | 0.19              | 0.05                        | -0.05                          | 0.08               | 1.00              |



Inclusion of the substandard housing variable is why Sussex, a small Sussex County community with the tenth-highest percentage of substandard housing, ranks #12 on the existing MRI. Because of substandard housing's distorting effects on the Index results, Sussex ranks as more distressed than Paterson, Passaic, East Orange, and even Newark. Similarly, Egg Harbor City ranks as more distressed than Paterson simply because its housing stock is older and it has a higher, but still quite small, percentage of substandard housing (1.3 percent). These examples show that the current dimensions of distress within the MRI may not provide the most accurate representation of distress levels across the state.

Other variables, such as average annual population change, pre-1960 housing percentage, and the effective property tax rate, do not correlate strongly with any of the other variables in the existing MRI, as shown by the correlation matrix on the previous page. This means that these variables do not appear to be linked together by common influences of "distress" as one would expect from the components of a distress index.

To rectify weaknesses in that methodology, these variables should be re-examined, replaced, or weighted much less significantly, such that they do not distort the measurement of distress and result in unusual outcomes such as Winfield Township's #2 ranking. One way to examine them is to compare them to indicators commonly used in other similar distress indices.

## **Comparable Measures of Municipal Distress – A Literature Review**

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Municipal distress is measured in many different ways by state and federal agencies as well as the academic community. These distress measures vary by the kind of distress they are measuring and the practical purpose the distress measure will serve. New Jersey's MRI is distinct from many others in that it is broader and focused on social, economic, fiscal, and infrastructure indicators. Other indices often focus mostly or entirely on economic and fiscal distress. Most alternative distress indices include some measures of unemployment, poverty, and income to determine distressed status (Glasmeier, Wood, and Fuellhart, 2003). Other common indicators include population change, out-migration, poor housing conditions, and low educational attainment (Ibid).

The municipal distress literature over the years has posited a number of potential municipal distress definitions. A 1983 report by the Organisation for Economic Co-operation and Development described the concept of "urban decline" as a spatial concentration in large cities of social, economic, and environmental problems such as high unemployment and poverty, housing deterioration, and urban infrastructure decay. Bradbury, Downs, and Small (1982) described "urban decline" in both a descriptive and functional sense. Descriptively, it can refer to contractions in population or employment, representing a decline in desirability as a place. Functionally, it can refer to an impairment of city functioning or urban agglomeration through declines in income or rises in poverty, unemployment, and crime.

Nathan and Adams (1989) expanded this definition to focus on a more diverse array of municipal conditions. They described municipal distress as a function of income, poverty, employment, social

dependency, education, and housing conditions. Nathan and Adams created an index of city-suburb hardship using six equally weighted factors including unemployment, dependency (proportion of under 18 and over 65 population), education (proportion without a high school diploma), income (per capita income), overcrowded housing (proportion of occupied units with more than one person per room), and poverty (proportion of families at or below 125 percent of the poverty level). Continuing the trend toward defining distress through multiple diverse indicators, Jennings (2012) crafted a neighborhood index for Boston using foreclosure, crime, and homicide rates, per capita income, average household size, labor force participation, poverty, and the numbers of children, female-headed households, high school dropouts, and foreign-born, non-English speakers. He selected these indicators after examining the literature, reviewing earlier research papers and reports, and soliciting input from elected officials, advocates, and other informants.

Yet other researchers have focused on more simple definitions utilizing a few select economic and population indicators. Wolman, Hill, and Furdell (2004), following up on work by James (1990), used the poverty rate, unemployment rate, median household income, and decennial population change in their index of municipal distress, using four equally weighted indicators converted to standardized scores (the difference of the score and the average, divided by standard deviation) and summed together. Cities on the bottom third of the Index distribution were considered distressed. Similarly, Okumu (2014) proposed five indicators of municipal distress, including net sales tax change, per capita income, poverty rate, unemployment rate, and population change. Serkin and Whitlow (2005) devised a simple North Carolina-specific measure utilizing the unemployment rate, per capita income, and poverty rate, based on the fact that most municipal distress measures include some combination of income, poverty, and unemployment.

Some municipal distress measures concentrate exclusively on economic distress. Indiana University's Indiana Business Research Center (2016) measures economic distress through the 24-month unemployment rate, per capita income, and per capita personal income. Glasmeier, Woods, and Fuellhart (2006) argue that economic distress results from both similar and different processes, with the explanation for why places become distressed changing over time. They posit there is no single consistent, static explanation for why a place can become distressed. Consequently, they developed an "Economic Health Index" for counties composed of several diverse indicators. The Index consists of per capita income, the unemployment rate, the labor force to population ratio, and the per capita transfer payments to per capita income ratio. Each variable was converted to an index using the national score as the base. After examining which variables had the largest impact on their Index, they found that a large dependent population (seniors and children) and higher levels of educational attainment were negatively and positively linked, respectively, to economic health from 1970 through 2000. However, they noted the strength and statistical significance of these and other indicators on economic health changed over time.

Other researchers have focused solely on municipal fiscal distress. The Pennsylvania Economy League (2007) uses a municipal fiscal distress index that consists of the ratio of municipal tax revenue to the municipal tax base and the ratio of property values and household incomes to the number of households. The League argues there is a predictable cycle that leads to municipal fiscal distress as defined by that

measure. The first phase is a situation of low municipal taxes with economic prosperity, followed by gradually rising tax rates amid increased demand for services. Following this phase is a plateau of the tax base with corresponding reductions in non-core services. The plateau leads to a situation in which there are insufficient taxes or a constrained tax base, leading to reductions in core services. This phase is followed by a loss of tax base as businesses and residents exit and, finally, by fiscal distress. Other fiscal distress indices focus on the financial health of municipal governments. The New York State Comptroller's *Fiscal Stress Monitoring System* uses nine local government financial indicators that measure year-end fund balances, operating deficits, cash position, use of short-term debt, and fixed costs to gauge fiscal distress.

Both state and federal government agencies adopt an entirely different set of measures based on their unique funding decision needs. These indices generally tend to focus on economically-oriented indicators. Nearly all identified government distress indices include the unemployment rate, and about half use the poverty rate. Most also incorporate some measure of income through per capita income, median household income, or per capita personal income. Population change is also a popular indicator and is used by three of the 10 identified government general distress indices.

The following tables show comparable government and academic/policy institute distress indices by indicators included in comparison to the existing MRI.

## Comparable Measures of Municipal Distress: Government

|  | New Jersey     | US Government Accountab. Office | North Carolina Dept. of Commerce | Nebraska Department of Economic Development | Florida Office of Program Policy Analysis & Government Accountability | Washington Department of Transp. | Michigan State Housing Development Authority | New York Department of Transp. | Oregon, Business Oregon | Texas Water Developm. Board  | Appalachian Regional Commission (2014) |
|--|----------------|---------------------------------|----------------------------------|---|---|----------------------------------|--|--------------------------------|-------------------------|------------------------------|--|
| Indicator Name                               | MRI (Existing) | Economically Distressed Areas   | County Development Tiers System  | Economically Distressed Areas               | Economic Conditions Index   | Distressed Areas                 | Eligible Distressed Areas                    | Economically Distressed Areas  | Distressed Areas        | Economically Distressed Area | Distressed Designation                 |
| <b>Per Capita Income</b>                     | X              |                                 |                                  | X   |   |                                  |  | X                              |                         |                              |  |
| <b>Per Capita Personal Income</b>            |                |                                 |                                  |   |   |                                  |  | X                              | X                       |                              | X                                      |
| <b>Household Income</b>                      |                |                                 | X                                |   |   |                                  |  |                                |                         | X                            |  |
| <b>Poverty Rate</b>                          |                | X                               |                                  |   | X   |                                  | X  |                                | X                       |                              | X                                      |
| <b>Unemployment Rate</b>                     | X              | X                               | X                                | X   | X   | X                                | X  | X                              | X                       |                              | X                                      |
| <b>Population Change</b>                     | X              |                                 | X                                | X   |   |                                  | X  |                                |                         |                              |  |
| Bachelor's Degree Attainment                 |                |                                 |                                  |   |   |                                  |  |                                | X                       |                              |  |
| High School Diploma Attainment               |                |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |
| Substandard Housing                          | X              |                                 |                                  |   | X   |                                  |  |                                |                         |                              |  |
| Change in Employment                         |                |                                 |                                  |   |   |                                  |  |                                | X                       |                              |  |
| Change in Average Covered Payroll per Worker |                |                                 |                                  |   |   |                                  |  |                                | X                       |                              |  |
| Change in Business Establishments            |                |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |
| Increase in Property Value                   |                |                                 |                                  |   |   |                                  | X  |                                |                         |                              |  |
| Property Tax Capacity                        | X              |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |
| Property Tax Rate                            | X              |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |
| Pre-1960 Housing Percentage                  | X              |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |
| Housing Vacancy Rate                         |                |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |
| Children's TANF Participation                | X              |                                 |                                  |   |   |                                  |  |                                |                         |                              |  |

**Blue bold** indicates one of the top factors used in municipal distress indices

**Blue** indicates one of the more commonly used in municipal distress indices

For more information about the measures, see the 'References' section for the full reports describing each measure.

## Comparable Measures of Municipal Distress: Academic, Policy Institute, and Other (select studies)

| Indicator Name                               | New Jersey     | Academic/Policy Institute                             |                              |                             |                 |                                |                                    | Other                     |
|--|----------------|---|------------------------------|-----------------------------|-----------------|--------------------------------|------------------------------------|---------------------------|
|  |                | Indiana Business Research Center (Indiana University) | Serkin and Whitlow (2005)    | Jennings (2012)             | Okumu (2014)    | Wolman, Hill, & Furdell (2004) | Pennsylvania Economy League (2007) | Economic Innovation Group |
| Indicator Name                               | MRI (Existing) | Economic Distress Criteria                            | Urban Distressed Communities | Neighborhood Distress Score | Composite Index | Weighted Composite Index       | Distress Index                     | Distressed Communities    |
| <b>Per Capita Income</b>                     | X              | X   | X                            | X                           | X               |                                |                                    |                           |
| <b>Per Capita Personal Income</b>            |                | X   |                              |                             |                 |                                |                                    |                           |
| <b>Household Income</b>                      |                |   |                              |                             |                 | X                              | X                                  | X                         |
| <b>Poverty Rate</b>                          |                |   | X                            | X                           | X               | X                              | X                                  | X                         |
| <b>Unemployment Rate</b>                     | X              | X   | X                            |                             | X               | X                              |                                    | X                         |
| <b>Population Change</b>                     | X              |   |                              |                             | X               | X                              |                                    |                           |
| Bachelor's Degree Attainment                 |                |   |                              |                             |                 |                                | X                                  |                           |
| High School Diploma Attainment               |                |   |                              | X                           |                 |                                |                                    | X                         |
| Substandard Housing                          | X              |   |                              |                             |                 |                                |                                    |                           |
| Change in Employment                         |                |   |                              |                             |                 |                                |                                    |                           |
| Change in Average Covered Payroll per Worker |                |   |                              |                             |                 |                                |                                    |                           |
| Change in Business Establishments            |                |   |                              |                             |                 |                                |                                    | X                         |
| Increase in Property Value                   |                |   |                              |                             |                 |                                |                                    |                           |
| <b>Property Tax Capacity</b>                 | X              |   |                              |                             | X               |                                | X                                  |                           |
| Property Tax Rate                            | X              |   |                              |                             |                 |                                |                                    |                           |
| Pre-1960 Housing Percentage                  | X              |   |                              |                             |                 |                                |                                    |                           |
| Housing Vacancy Rate                         |                |   |                              |                             |                 |                                |                                    | X                         |
| Children's TANF Participation                | X              |   |                              |                             |                 |                                |                                    |                           |

*Blue bold* indicates one of the top factors used in municipal distress indices.

*Blue* indicates one of the more commonly used in municipal distress indices.

For more information about the measures, see the "References" section for the full reports describing each.

Across all these comparable indices, the most popular specific indicators are as follows:

- Per Capita Income
- Per Capita Personal Income (not available at municipal level)
- Household Income (average or median)
- Poverty Rate
- Unemployment Rate
- Population Change

Of these indicators, only per capita income, unemployment rate, and population change are included within the MRI.

Other more commonly used indicators include:

- Bachelor's Degree Attainment
- High School Diploma Attainment
- Property Tax Capacity (equalized valuation)

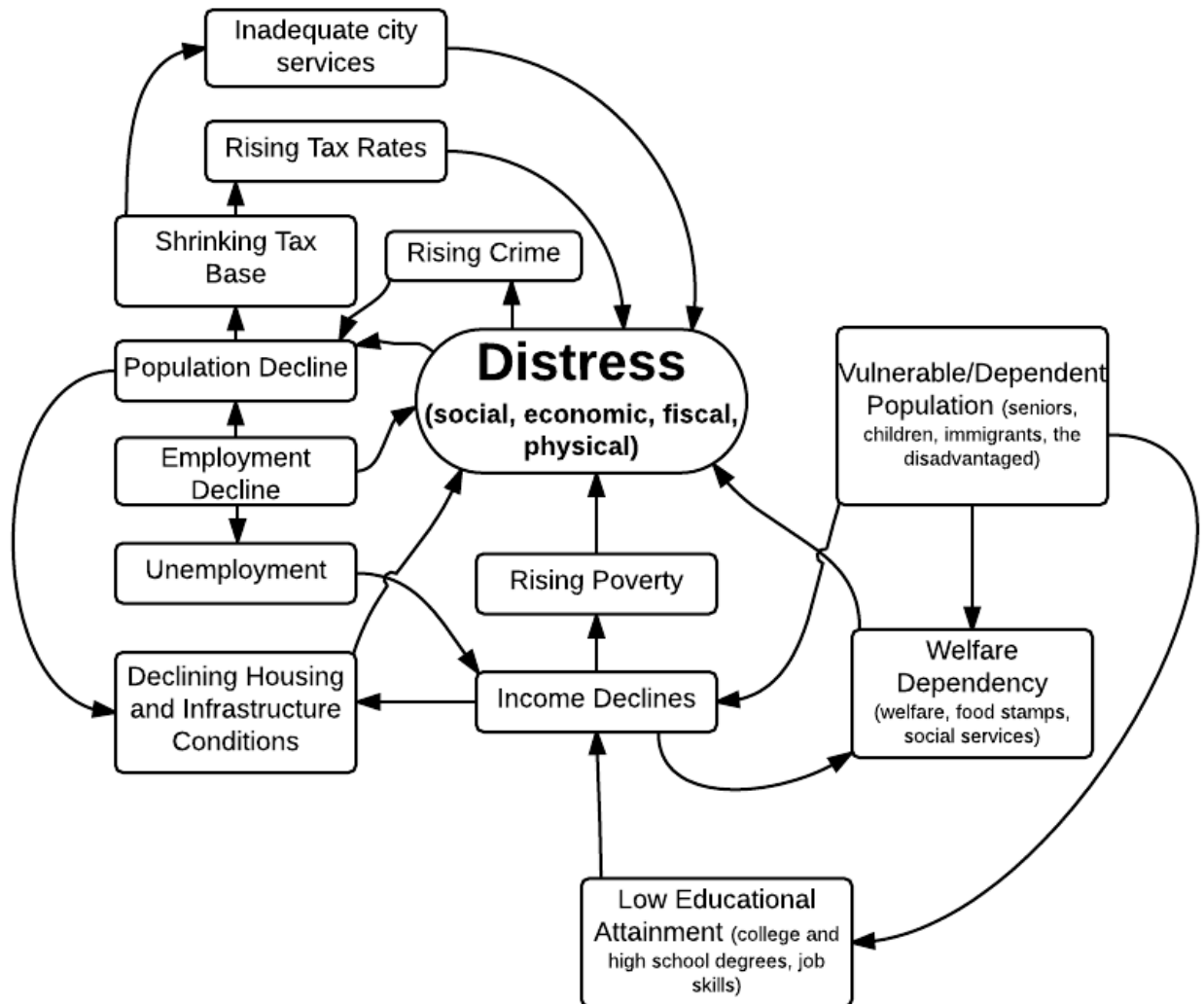
Of these indicators, only property tax capacity is included within the existing MRI. New Jersey's Index is unique in its inclusion of the pre-1960 housing percentage, the property tax rate, and children's TANF participation, variables that have contributed to some non-intuitive municipal index outcomes.

## **Theoretical Framework**

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The municipal distress literature suggests there are multiple processes, which can be linked or completely independent of each other, that generate conditions commonly associated with municipal distress. Based on findings from the literature, the diagram below shows the hypothesized relationships between the phenomena influencing municipal distress.

## Theoretical Framework



An influx or development of a vulnerable or dependent population, such as seniors, children, immigrants, historically disadvantaged minorities, and other disadvantaged groups, might increase welfare dependency within a municipality and produce a social dimension of distress. Likewise, the in-migration of those population groups can lead to low community educational attainment and deficits in human capital, which reduces community incomes, contributes to higher poverty, and affects the economic dimension of distress. A growing low-income, vulnerable population can also directly affect economic distress by pushing down household incomes and increasing the poverty rate.

Declines in employment for a municipality's residents can also affect distress through multiple paths. First, a loss of jobs produces higher unemployment, which can lead to declining household incomes and higher poverty. This affects the economic dimension of distress. Job losses also might lead to an exodus from a municipality, which causes higher levels of housing vacancy and abandonment, affecting the physical dimension of distress. The same population decline may cause a reduction in the tax base as demand for real property in the community declines. This shrinking tax base can reduce the resources

available to provide adequate municipal services as well as lead to high tax rates. Both high tax rates and inadequate municipal services contribute to the fiscal dimension of distress and indirectly to the physical dimension by limiting resources for infrastructure investment and renewal. At the same time, a community generally perceived as “distressed” becomes less desirable as a place of residence, reinforcing population losses and compounding the process of distress. Moreover, such distressed communities are more likely to have higher crime as the deteriorated physical environment and dearth of job opportunities becomes conducive to criminal activity. The resulting decline in public safety can reinforce population losses and further accelerate the slide toward distress.



## Factor Analysis Results

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DCA performed a factor analysis to assess how well the existing MRI reflects distress and identify other variables that could better measure it. Factor analysis is generally used to identify variables that are linked by a common latent, unobserved variable. Principal components analysis (PCA) is a commonly used alternative technique; however, unlike a factor analysis, PCA combines groups of variables into principal components that are uncorrelated with each other. It reduces the large number of starting variables into a smaller group of variables that explain most of the variation in the data, while assuming there are no outliers in the data. As there are a number of known outliers in the data and given the fact that the MRI serves as an index that measures distress as a latent variable that is influenced by manifest variables, rather than the sum total of a series of variables, factor analysis was deemed more appropriate than PCA in this case.

To start, the variables currently used in the MRI were compiled with new additions from other distress indices used by academics, state and federal agencies in the previous section that are regularly available at the municipal level. This yielded the following candidate variables:

### *Candidate Variables for the 2017 MRI*

- Unemployment rate
- Employment/Population ratio
- Per capita income
- Median household income
- Poverty rate
- Children on TANF per 1,000 persons
- % of households receiving SNAP assistance (food stamps)
- Bachelor's degree or higher
- High school diploma or higher
- Average annual population change
- Equalized 3-year effective property tax rate
- Equalized property valuation per capita
- Housing vacancy rate
- Substandard housing
- Pre-1960 housing percentage

In addition, other candidate variables, such as the crime rate, physical and mental health indicators, and infrastructure conditions, were also considered but were not included in the Index as they are not routinely available for all 565 municipalities. Other variables, such as the population concentrations of seniors, children, and immigrants, were considered too, but are not typically included in municipal distress indices, either government or academic. In addition, they are indirectly captured by other

candidate variables such as children receiving TANF assistance, the poverty rate, and the percent of households receiving SNAP assistance, which more directly measure the vulnerable, dependent population. Moreover, while the high school dropout/graduation rate was considered, nearly half of the state's municipalities had a zero percent estimated dropout rate, creating insufficient variation to make a meaningful contribution to the Index. The percentage of property value that is tax exempt was also considered; however, including the measure would likely create a distress bias toward municipalities with a government or higher-education presence. Other potential variables, such as the labor force participation rate, were not included because they are already indirectly measured by other candidate variables and not typically included in municipal distress indices.

The specific analytic method was an iterated principal factor analysis with orthogonal varimax rotation on all the candidate variables. Iterated principal factors have an advantage over principal component and principal factors in that they use the fitted model to generate better estimates of the latent variable through an iterative (repeating) process. Varimax rotation was selected in order to force convergence on a selective group of factors, specifically avoiding the case of a given variable loading on too many factors.

After conducting the analysis, three of fifteen potential factors emerged with Eigen Values over 1.0, the threshold for retaining a factor under the oft-cited Kaiser criterion (Kaiser, 1960). These factors accounted for the largest proportion of variance in the data, together explaining 75% of the variance.

After these three factors were selected, the variables for each factor were reduced to only those with factor loadings exceeding 0.50, a common criterion in factor analysis for gauging variables of real practical significance to a factor (Changchit and Klaud, 2009, Neill, 2008). The final three factors and their constituent variables are shown below:

### **Economic Vulnerability Distress**

*Percentage of variance explained: 25%*

- Per capita income (*in existing MRI*)
- % with bachelor's degree or higher
- Median household income

### **Social Vulnerability Distress**

*Percentage of variance explained: 31%*

- Children on TANF per 1,000 persons (*in existing MRI*)
- Poverty rate
- Unemployment rate (*in existing MRI*)
- % with high school diploma or higher
- % households receiving SNAP assistance (food stamps)

## **Shore Community**

*Percentage of variance explained: 19%*

- Equalized valuation per capita (*in existing MRI*)
- Housing vacancy rate

Since the shore community factor measures the tendency for shore municipalities to have high property values and high rates of housing vacancy due to their heavy concentration of seasonal housing, it was removed from consideration as unrelated to distress.

Next, as a robustness test, an alternative rotation method known as promax rotation was used. This uses oblique rather than orthogonal rotation that does not maintain factor independence. The results showed a strong social dimension measured by the poverty and SNAP participation rates, and an economic dimension measured by per capita income, the percentage with a bachelor's degree or higher, and median household income. This is a very similar result to the analysis with varimax rotation, but focused more on a few key variables.

In sum, three of the eight distress indicators in the existing MRI fit into a defined category of distress as emergent from the data. These include per capita income, the unemployment rate, and the children's TANF participation rate. The remaining five measures, the equalized property valuation per capita, equalized 3-year effective property tax rate, average annual population growth, pre-1960 housing percentage, and substandard housing, were not linked to any defined distress dimension. In fact, in 2015, the North Carolina Department of Commerce recommended dropping property tax base per capita and population growth from the state's County Development Tiers System because these factors were not symptomatic of "root causes of distress,"<sup>4</sup> a finding corroborated by the factor analysis. The full results of the factor analyses performed can be found in the Appendix.

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<sup>4</sup>North Carolina Department of Commerce. (2015). Measuring Economic Distress in North Carolina. <http://www.nccommerce.com/Portals/0/Incentives/Tiers%20Changes%20to%20the%20Legislature%202-6-15.pdf>

## The 2017 Municipal Revitalization Index

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Given the analysis of comparable distress indices, the theoretical framework, and the factor analysis results, a new MRI was created for 2017 that corrects the many shortcomings of the existing MRI and provides a more robust and defensible measure of distress across the state.

The 2017 MRI includes six indicators that reflect economic and social vulnerability measures of distress. These include the existing MRI indicators with a few additions and replacements. The six indicators were found to be correlated with another and linked to a unified concept of distress through the factor analysis. Together, these indicators measure the presence of social and economic needs within communities that should be addressed.

The 2017 MRI also includes four measures that reflect migration/disinvestment and fiscal vulnerability distress dimensions. The migration/disinvestment indicators gauge the attractiveness of a community to potential residents, while the fiscal vulnerability indicators measure the municipal resources available to meet social and economic needs. They are weighted at 0.25 each to minimize bias that may occur toward municipalities that are older, have small taxable bases, high property tax rates, and that may not exhibit typical symptoms of “distress.” Together they form the equivalent of a single variable within the Index. This was done to mitigate the documented biases in the existing MRI, while preserving the diversity of indicators.

The factor analysis showed migration/disinvestment and fiscal vulnerability variables to be less connected to “distress” as jointly measured by the other variables, requiring reduced weighting within the Index. Although the factor weights from the analysis might have been good candidates for weighting the variables, they would change from year to year as the Index is updated. Therefore, utilizing these weights would mean that some of the change in rankings would not be due to increases or decreases in distress, but changes in the factor weights over time. For this reason, and to preserve the simplicity of Index construction, it was decided to use weights of 1 and 0.25, which roughly reflect the relative importance to a unified concept of distress from the factor analysis.

In addition, the Index includes most of the indicators commonly used in state, federal, and scholarly distress indices. However, it also includes new variables statistically linked to distress in New Jersey, such as the SNAP participation rate and the percentage with a high school diploma or higher.

### *Variable Choices*

Each variable was chosen after careful internal deliberation and consideration of multiple alternative indices as suggested from the municipal distress literature review and factor analysis results. The resulting Index preserves the diversity of distress dimensions within the MRI, while correcting for distortions and biases that occur from including or fully weighting more problematic variables.

Educational attainment emerged as a key indicator linked to distress in the factor analysis. The percentage with a high school diploma or higher adds an important educational attainment dimension

to the Index, which captures both human capital and competitiveness within larger regional labor markets. The percentage with a bachelor's degree or higher was not selected to limit the education component of the Index to only one indicator. Moreover, a close analysis of this variable showed that its inclusion tends to obscure distress within communities with high concentrations of college-educated residents, but also large pockets of poverty. It also tends to penalize communities that are middle- to high-income but have local job markets that do not require large numbers of college-educated workers, which is true of many rural northwestern New Jersey communities. The poverty rate, in addition to being statistically linked to distress through the factor analysis, is widely used as a distress indicator, including by the states of Florida, Michigan, and Texas and by several federal agencies. Moreover, the SNAP participation rate is included because it captures a broader poverty-level population than the children's TANF participation rate and is also a more comprehensive measure of reliance on government assistance.

The non-seasonal housing vacancy rate also merits inclusion in the Index as an indicator of residential desirability. It measures what proportion of the housing stock is unused, which could signal community disinvestment. Per capita income is replaced with median household income to focus on resources available to a typical household, rather than a ratio of income to population. Municipalities with larger family sizes will have lower per capita incomes, which does not necessarily indicate distress or an inability to meet living expenses. Using median household income also eliminates the distorting effects of a few extremely wealthy households within a community, which makes wealthy municipalities such as Mendham Township, Rumson, Alpine, and Far Hills seem a lot wealthier than they actually are.

Finally, the two fiscal indicators, the effective property tax rate and property valuation per capita, although not linked to the dimensions of distress from the factor analysis, are retained to preserve a fiscal dimension within the Index. The municipal annual operating results, essentially the annual municipal operating surplus or deficit, and cumulative balances were also considered but were not chosen due to their poor correlation with the other distress indicators and the factor analysis distress dimensions. Yet they would be excellent candidates for inclusion in a more fiscally-focused distress index.

## *The Ten Indicators in the 2017 Municipal Revitalization Index*

The final ten indicators selected for the 2017 MRI are as follows:

*Indicators weighted at 1 each (indicators selected through factor analysis)*

- Children on TANF per 1,000 persons
- Unemployment rate
- Poverty rate (*new*)
- High school diploma or higher (*new*)
- Median household income (*replaces per capita income*)
- % of households receiving SNAP assistance (*food stamps*) (*new*)

*Indicators weighted at 0.25 each (indicators selected through literature review and internal deliberations)*

- Decennial population change (*replaces average annual pop. change*)
- Non-seasonal housing vacancy rate (*replaces substandard housing*)
- Equalized 3-year effective property tax rate
- Equalized property valuation per capita

### **Social Indicators**

***Children on TANF per 1,000 Persons*** — The number of children receiving aid per thousand persons in the municipality. The TANF caseload is tabulated by the Department of Human Services, Division of Family Development. Children supported through TANF on the January 31, 2016 report were divided by the population (expressed in thousands) as of the Census 2015 municipal estimates. As TANF is administered as a block grant, funding may not be available for all eligible individuals within a municipality, creating an artificial cap on TANF enrollment. To address this weakness, an alternative welfare measure, the percentage receiving SNAP assistance, is used as well.

***% of households receiving SNAP Assistance*** — Percent of households participating in SNAP (food stamps), as measured by the U.S. Census Bureau's ACS 2011-2015 5-year estimates.

### **Economic Indicators**

***Median Household Income*** — Median reported household income. The income reported is an estimate for 2015 from the U.S. Census Bureau's ACS 2011-2015 5-year estimates.<sup>5</sup>

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<sup>5</sup>Due to sample size limitations, data for Pine Valley Borough and Tavistock Borough were not available from the 2011-2015 ACS; therefore, 2005-2009 ACS estimates inflation-adjusted to 2015 were used as a substitute.

***Unemployment Rate*** — Percent of labor force unemployed, as measured through the New Jersey Department of Labor and Workforce Development’s 2015 Municipal Labor Force Estimates. The Department provides these data annually. Although this measure does not reflect underemployment or “hidden” unemployment that could result from discouraged workers dropping out of the labor force, some of these phenomena are indirectly captured by other indicators in the MRI such as poverty and % receiving SNAP assistance.

***Poverty Rate*** — Percent of individuals with incomes falling below the federal poverty level, as measured by the U.S. Census Bureau’s ACS 2011-2015 5-year estimates.

### **Educational Indicator**

***% with High School Diploma or Higher*** — Percent of individuals aged 25 or older with a high school diploma or its equivalent, as measured by the U.S. Census Bureau’s ACS 2011-2015 5-year estimates.

### **Fiscal Indicators**

***Equalized 3-Year Effective Tax Rate*** — The average of three consecutive years of State-equalized total (county, municipal, and school) real property tax rates. Using a three-year average flattens the spikes and dips of single-year anomalies in local tax rates. This index was calculated from equalized tax rate figures for 2014, 2015, and 2016 in the New Jersey Division of Taxation’s “Abstract of Ratables.” These data replace the equalized rates from years 2003, 2004, and 2005 used in the 2008 MRI.<sup>6</sup>

***Equalized Valuation Per Capita*** (also *Property Value per Capita*) — The State equalized assessed valuation of all real property in Calendar Year 2016, also obtained from the Division of Taxation. That amount was divided by the municipality’s 2015 Census population estimate.

### **Residential Desirability Indicators**

***Non-seasonal Housing Vacancy Rate*** — The percentage of all housing units that are vacant and not available for seasonal or migrant worker use. The figure reported is an estimate for 2015 from the U.S. Census Bureau’s ACS 2011-2015 5-year estimates.

***Decennial Population Change*** — The ten-year rate of change in total population from the 2005 to 2015 Census provisional population estimates. This replaces average annual population change for the MRI, focusing more on long-term rather than short-term decline. Long-term population change is more typically included in comparable distress indices than short-term change. The U.S. Census Bureau provides intercensal estimates of total population at the municipal level. Population change is presumed to be indicative of changes in desirability as a

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<sup>6</sup>Since the release of the 2008 MRI, Princeton Township and Princeton Borough have consolidated.



place of residence. A long-term decline in population is considered a signal of increased distress, while increasing population is a sign of municipal strength. Although an influx of a poor immigrant population might suggest increased distress, this trend would also be reflected in the other MRI indicators such as poverty, unemployment, SNAP participation, etc. Therefore, in that particular case, deterioration in those social indicators offsets any misleading information from population growth. Of the ten indicators, this is the only one that reflects a change over time rather than a point-in-time estimate. Therefore, unlike the other indicators, decennial population change may reflect a distress trajectory over time rather than a picture of distress at a recent point in time. However, this variable is a commonly used indicator of residential desirability within other municipal distress indices, which use it in conjunction with point-in-time indicators. Moreover, the application of a 0.25 weight to this variable mitigates any bias within the larger Index toward a distress trend rather than current distress. For these reasons, it was deemed appropriate to include this indicator within the Index, despite its long-term, dynamic focus.

Updated data for each of these variables are available on an annual basis. In order to maintain an up-to-date picture of municipal distress in New Jersey, the Index will be updated no less often than every two years.

### *Calculating the 2017 MRI*

The 2017 MRI is calculated by the same standardized scores procedure used for the existing MRI. The Index is calculated by computing the standardized scores (score minus mean divided by standard deviation) of all ten indicators, with the five indicators of distress (children on TANF per 1,000 persons, unemployment rate, equalized 3-year effective tax rate, non-seasonal housing vacancy rate, and poverty rate) converted to negative scores to ensure they are representative of distress rather than strength. The indicators are then summed together to form the Index, with the primary six correlated indicators weighted at 1 each (combined 86% of index) and the remaining four at 0.25 (combined 14% of Index).

### *Data Sources*

The index relies on the U.S. Census Bureau's ACS 5-Year Estimates for data on five of the ten indicators. This represents the most reliable dataset that releases new estimates for all 565 municipalities annually. The ACS 5-Year Estimates are computed based on a five-year average of randomly sampled household and person data. For the period 2011–2015, an average of 55,000 New Jersey households and 3,900 group quarters persons were surveyed per year, with an average response rate of 95 percent for this federally administered mandatory survey.<sup>7</sup> The average household coverage rate in New Jersey was high at approximately 99 percent, and the population coverage rate was 95 percent.<sup>8</sup> However, the primary weakness of the ACS is that, because it is a survey with a random sample rather than a comprehensive

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<sup>7</sup>U.S. Census Bureau. (2015). Sample Size and Data Quality. <http://www.census.gov/acs/www/methodology/sample-size-and-data-quality/>

<sup>8</sup>Ibid.



count, it has very high margins of error for small municipalities. Yet the ACS's sampling procedures are extremely rigorous and its estimates generally considered the best available on these indicators, even for small geographies. Population change data come from the U.S. Census Bureau's annual population estimates. These estimates are computed using a population base from the decennial census or preceding year, then adding births, subtracting deaths, and adding in- and out-migration both within the nation and from abroad. Other data sources include state TANF administrative data from the Department of Human Services, the Department of Labor and Workforce Development's official unemployment rates, and property valuation and tax rate data computed by the Division of Taxation. These state sources represent the most accurate and up-to-date sources for these indicators in New Jersey.

## **2017 Municipal Revitalization Index Results**

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### ***2017 MRI Results***

The following section discusses the results and analyzes the properties of the new 2017 MRI. Lower values on the index indicate more distress, while larger values indicate less distress. An index score of 0.00 corresponds to the state average. The rankings are structured such that #1 means the most distressed community, while #565 is the least distressed. Additionally, MRI "Distress Scores" were calculated to rescale the MRI to a 0 to 100 scale. The lowest, most negative score on the MRI becomes a 100, indicating maximum distress, while the highest, most positive score becomes a 0, indicating minimal distress. Because the Distress Scores are scaled by the minimum and maximum MRI score in a given year, they are not appropriate for gauging year-to-year changes in municipal distress, only point-in-time assessments. Distress scores of 75 to 100 reflect the top 25% of the New Jersey's municipal distress range and can be considered indicative of "high distress." Scores of 50 to 74 reflect the next highest quartile of distress (25% - 50%) and indicate "moderate distress." Scores below 50 show little to no distress.

Camden tops the list, followed closely by Salem and Atlantic City. Each of these communities receives Transitional Aid, suggesting the Index does a good job identifying municipalities that are fiscally distressed. The Index seems to produce results matching the municipalities actually receiving special aid for municipal distress, even though receipt of such aid was not considered in the Index's construction.

The 2017 MRI shows many other improvements over the existing MRI. Questionable rankings no longer exist; communities like Winfield Township, Audubon Park, and Sussex no longer make the top 25 list. Egg Harbor City no longer ranks ahead of Paterson. Nine of the twelve Transitional Aid municipalities make the top 25 of the 2017 MRI, compared to seven on the existing MRI. Two of the remaining three Transitional Aid municipalities, Manville (#131) and Harrison (#87), are still in the 25th percentile on the Index. The final remaining municipality, Nutley (#319), does not rank highly on the 2017 MRI; however, its receipt of TA is tied not to municipal distress but to a one-time significant loss in ratables from the departure of a major commercial employer. The top 25 scores are shown in the table below. The complete ranking of all 565 municipalities can be found in the Appendix.

## 2017 Municipal Revitalization Index, Top 25 Municipalities

| 1 = most distressed, 565 = least distressed |            |           |                    |          | Residential Desirability |        |                              |       | Social Indicators  |       |                       |       | Economic Indicators |       |                     |        | Education             |       | Fiscal Indicators    |       |                       |       |                           |         |
|---|------------|-----------|--------------------|----------|--------------------------|--------|------------------------------|-------|--------------------|-------|-----------------------|-------|---------------------|-------|---------------------|--------|-----------------------|-------|----------------------|-------|-----------------------|-------|---------------------------|---------|
|   |            |           |                    |          | Pop. Change              |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits  |       | Children on TANF Rate |       | Poverty Rate        |       | Med. Household Inc. |        | Unempl. Rate          |       | HS Diploma or Higher |       | Avg Property Tax Rate |       | Property Value Per Capita |         |
|   |            |           |                    |          | Weighted at 0.25 each    |        |                              |       | Weighted at 1 each |       |                       |       |                     |       |                     |        | Weighted at 0.25 each |       |                      |       |                       |       |                           |         |
|   |            |           |                    |          | Retained                 |        | New                          |       | New                |       | Retained              |       | New                 |       | New                 |        | Retained              |       | New                  |       | Retained              |       | Retained                  |         |
| Municipality                                | County     | MRI Score | MRI Distress Score | MRI Rank | Rank                     | Value  | Rank                         | Value | Rank               | Value | Rank                  | Value | Rank                | Value | Rank                | Value  | Rank                  | Value | Rank                 | Value | Rank                  | Value | Rank                      | Value   |
| Camden city                                 | Camden     | -26.05    | 100.0              | 1        | 126                      | -3.5%  | 6                            | 18.3% | 1                  | 43.2% | 3                     | 23.2  | 1                   | 39.9% | 1                   | 25,042 | 12                    | 11.1% | 7                    | 67.6% | 203                   | 2.78  | 5                         | 22,145  |
| Salem city                                  | Salem      | -25.00    | 97.1               | 2        | 28                       | -10.9% | 4                            | 23.6% | 2                  | 39.6% | 6                     | 18.4  | 2                   | 39.6% | 3                   | 26,320 | 4                     | 14.1% | 25                   | 76.3% | 5                     | 4.82  | 9                         | 30,568  |
| Atlantic City city                          | Atlantic   | -23.33    | 92.4               | 3        | 103                      | -4.0%  | 24                           | 14.4% | 6                  | 31.6% | 4                     | 19.7  | 3                   | 36.9% | 2                   | 25,737 | 5                     | 13.2% | 9                    | 69.6% | 86                    | 3.31  | 368                       | 163,937 |
| Bridgeton city                              | Cumberland | -21.12    | 86.3               | 4        | 337                      | 2.9%   | 30                           | 13.5% | 7                  | 30.0% | 7                     | 17.6  | 8                   | 32.0% | 15                  | 36,208 | 22                    | 10.0% | 2                    | 61.5% | 16                    | 4.30  | 3                         | 19,269  |
| Wildwood city                               | Cape May   | -20.60    | 84.8               | 5        | 109                      | -3.9%  | 55                           | 11.2% | 25                 | 20.2% | 8                     | 15.9  | 13                  | 29.1% | 4                   | 27,067 | 1                     | 20.3% | 37                   | 79.7% | 375                   | 2.24  | 486                       | 276,210 |
| Seaside Heights borough                     | Ocean      | -19.76    | 82.5               | 6        | 70                       | -5.9%  | 3                            | 25.3% | 16                 | 25.0% | 1                     | 31.1  | 18                  | 25.3% | 12                  | 33,958 | 67                    | 7.8%  | 34                   | 79.3% | 443                   | 2.04  | 448                       | 220,392 |
| Penns Grove borough                         | Salem      | -19.72    | 82.4               | 7        | 184                      | -1.7%  | 19                           | 15.6% | 5                  | 36.1% | 12                    | 12.3  | 11                  | 30.4% | 5                   | 31,406 | 26                    | 9.8%  | 5                    | 66.8% | 14                    | 4.35  | 7                         | 27,080  |
| Paterson city                               | Passaic    | -19.43    | 81.6               | 8        | 247                      | 0.6%   | 48                           | 11.8% | 4                  | 36.4% | 9                     | 15.2  | 13                  | 29.1% | 8                   | 32,915 | 20                    | 10.1% | 13                   | 71.4% | 40                    | 3.80  | 15                        | 42,592  |
| Woodbine borough                            | Cape May   | -18.05    | 77.7               | 9        | 139                      | -3.2%  | 173                          | 7.6%  | 10                 | 27.1% | 16                    | 11.3  | 15                  | 28.9% | 14                  | 34,906 | 14                    | 10.9% | 1                    | 61.3% | 512                   | 1.56  | 69                        | 63,856  |
| Passaic city                                | Passaic    | -17.45    | 76.1               | 10       | 383                      | 3.9%   | 115                          | 8.7%  | 3                  | 36.5% | 22                    | 8.8   | 10                  | 31.6% | 6                   | 31,832 | 61                    | 8.0%  | 4                    | 65.7% | 121                   | 3.13  | 25                        | 47,621  |
| Trenton city                                | Mercer     | -17.33    | 75.7               | 11       | 178                      | -1.9%  | 5                            | 19.6% | 11                 | 26.9% | 10                    | 14.6  | 16                  | 28.3% | 13                  | 34,257 | 61                    | 8.0%  | 11                   | 71.0% | 6                     | 4.77  | 8                         | 28,013  |
| Newark city                                 | Essex      | -16.53    | 73.5               | 12       | 332                      | 2.8%   | 17                           | 15.8% | 9                  | 29.3% | 15                    | 11.7  | 12                  | 29.7% | 10                  | 33,139 | 37                    | 8.8%  | 16                   | 72.3% | 166                   | 2.90  | 29                        | 48,803  |
| Pleasantville city                          | Atlantic   | -16.37    | 73.1               | 13       | 360                      | 3.3%   | 74                           | 10.4% | 14                 | 25.4% | 17                    | 11.0  | 22                  | 24.8% | 27                  | 41,633 | 10                    | 11.6% | 10                   | 70.1% | 23                    | 4.07  | 12                        | 37,801  |
| Wrightstown borough                         | Burlington | -15.46    | 70.5               | 14       | 238                      | 0.3%   | 222                          | 6.8%  | 24                 | 20.4% | 2                     | 26.4  | 29                  | 21.4% | 41                  | 46,625 | 174                   | 5.9%  | 23                   | 75.7% | 231                   | 2.70  | 22                        | 47,140  |
| Woodlyne borough                            | Camden     | -14.69    | 68.4               | 15       | 291                      | 1.8%   | 52                           | 11.5% | 13                 | 26.0% | 20                    | 9.5   | 20                  | 24.9% | 23                  | 40,913 | 51                    | 8.3%  | 19                   | 74.7% | 2                     | 7.56  | 6                         | 23,363  |
| Paulsboro borough                           | Gloucester | -14.44    | 67.7               | 16       | 141                      | -3.1%  | 12                           | 16.2% | 8                  | 29.9% | 21                    | 8.8   | 5                   | 33.8% | 24                  | 40,925 | 26                    | 9.8%  | 139                  | 88.5% | 74                    | 3.40  | 64                        | 62,442  |
| New Brunswick city                          | Middlesex  | -13.37    | 64.7               | 17       | 506                      | 9.0%   | 117                          | 8.6%  | 23                 | 20.8% | 41                    | 5.8   | 4                   | 34.7% | 19                  | 38,435 | 267                   | 5.1%  | 3                    | 61.6% | 246                   | 2.66  | 46                        | 56,683  |
| Egg Harbor City city                        | Atlantic   | -12.32    | 61.8               | 18       | 79                       | -5.0%  | 21                           | 15.3% | 54                 | 15.0% | 11                    | 13.9  | 54                  | 15.7% | 28                  | 43,235 | 23                    | 9.9%  | 38                   | 80.0% | 18                    | 4.25  | 42                        | 55,141  |
| Union City city                             | Hudson     | -12.20    | 61.5               | 19       | 423                      | 4.9%   | 90                           | 9.8%  | 12                 | 26.6% | 66                    | 4.2   | 20                  | 24.9% | 26                  | 41,107 | 135                   | 6.4%  | 6                    | 67.4% | 122                   | 3.13  | 33                        | 51,504  |
| Asbury Park city                            | Monmouth   | -11.98    | 60.8               | 20       | 82                       | -4.9%  | 38                           | 12.5% | 15                 | 25.1% | 55                    | 4.9   | 9                   | 31.9% | 7                   | 32,755 | 77                    | 7.6%  | 47                   | 82.0% | 462                   | 1.95  | 149                       | 89,178  |
| East Orange city                            | Essex      | -11.89    | 60.6               | 21       | 148                      | -2.9%  | 13                           | 16.1% | 20                 | 23.1% | 19                    | 9.5   | 30                  | 21.1% | 17                  | 36,921 | 43                    | 8.6%  | 78                   | 85.4% | 12                    | 4.42  | 14                        | 41,716  |
| City of Orange township                     | Essex      | -11.75    | 60.2               | 22       | 173                      | -2.1%  | 25                           | 14.2% | 21                 | 23.0% | 48                    | 5.3   | 17                  | 25.5% | 11                  | 33,233 | 67                    | 7.8%  | 36                   | 79.6% | 19                    | 4.19  | 26                        | 47,810  |
| Irvington township                          | Essex      | -11.65    | 59.9               | 23       | 92                       | -4.4%  | 15                           | 16.0% | 35                 | 17.6% | 26                    | 8.3   | 23                  | 23.7% | 16                  | 36,782 | 47                    | 8.5%  | 45                   | 81.8% | 9                     | 4.56  | 11                        | 37,551  |
| Commercial township                         | Cumberland | -11.49    | 59.5               | 24       | 169                      | -2.2%  | 23                           | 14.5% | 19                 | 23.5% | 220                   | 1.2   | 27                  | 22.0% | 40                  | 46,195 | 8                     | 11.8% | 27                   | 77.7% | 271                   | 2.59  | 18                        | 45,679  |
| Perth Amboy city                            | Middlesex  | -11.25    | 58.8               | 25       | 471                      | 6.4%   | 249                          | 6.3%  | 40                 | 17.3% | 76                    | 3.7   | 25                  | 22.8% | 33                  | 44,024 | 32                    | 9.3%  | 8                    | 67.9% | 158                   | 2.94  | 57                        | 60,886  |

### Municipal Anomaly Examples

Although the 2017 MRI produces results roughly in line with expectations, there are some anomalies. Some slightly unexpected results are the inclusion of some shore communities, such as **Wildwood**, **Seaside Heights**, **Somers Point**, and **Ventnor City**, among the top ranks of the MRI. One might not expect these communities to be distressed because of their strong seasonal local economies. Their high rankings on the MRI are largely due to their permanent resident population losses and the demographic profiles of their permanent resident populations, which tend toward high levels of social and economic vulnerability, as discussed below.

**New Brunswick** makes the list largely due to its largely poor, poorly educated, immigrant resident population. Although New Brunswick has recently seen substantial investments and improvements in its downtown, it remains a highly distressed community as a whole on multiple measures. As the home of Rutgers University, New Brunswick contains a large student community that could substantially impact the Index. A computation of the Index removing the under-25 population from the poverty, median household income, and unemployment numbers would only improve New Brunswick's ranking by 5. Even without the presence of Rutgers students, New Brunswick would still rank as a highly distressed community. Examining similar communities with large college-enrolled populations showed no systematic bias in the Index rankings toward distress.

Although a popular summer vacation destination with high property values and low property taxes, **Seaside Heights** makes the list at #6 due to its high poverty rate, low household income levels, and high rates of SNAP and TANF participation. Each of these indicators suggests that Seaside Heights' permanent resident population is generally poor. Moreover, its recent population losses and non-seasonal vacancy rate suggest a lack of desirability as a place of *permanent* residence, despite its high seasonal population.


A similar story can be told about **Wildwood**, which ranks #5 on the Index. Wildwood has a very high unemployment rate, as much of the employment in the town is seasonal. A total of 47 percent of Wildwood's resident workers work less than 40 weeks per year, compared to 17 percent statewide. 29 percent of residents live in poverty, and SNAP and TANF participation well exceeds that of most communities. Wildwood is also home to a large poor Hispanic community, which comprises 23 percent of the population and has a median household income of only \$16,736, more than 76 percent below the state total.<sup>9</sup>

<sup>9</sup>Ibid.

The following maps show New Jersey's 565 municipalities by 2017 MRI score, distress score, and rank.







### 2017 Municipal Revitalization Index Score by Municipality

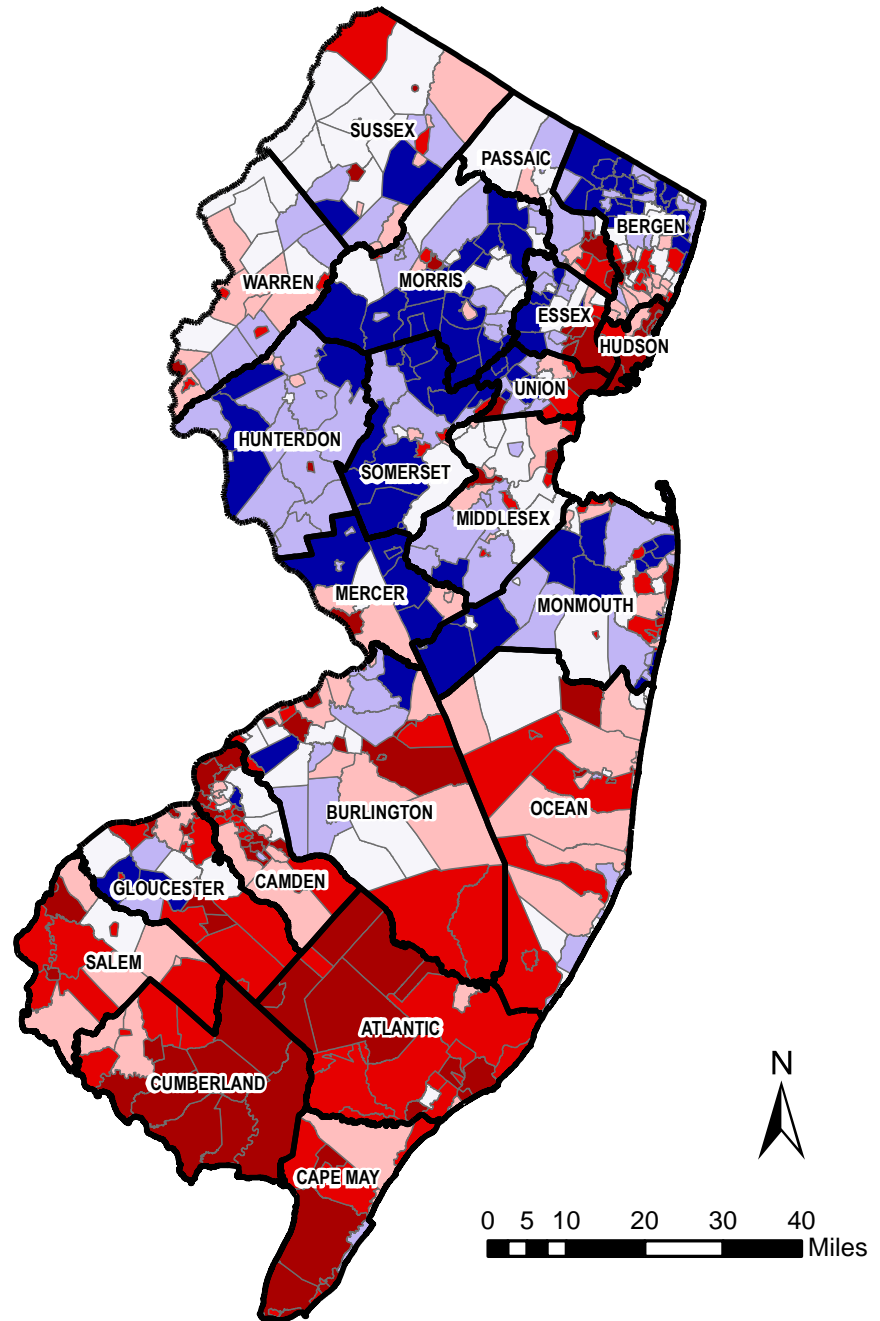
#### Legend

 County boundary

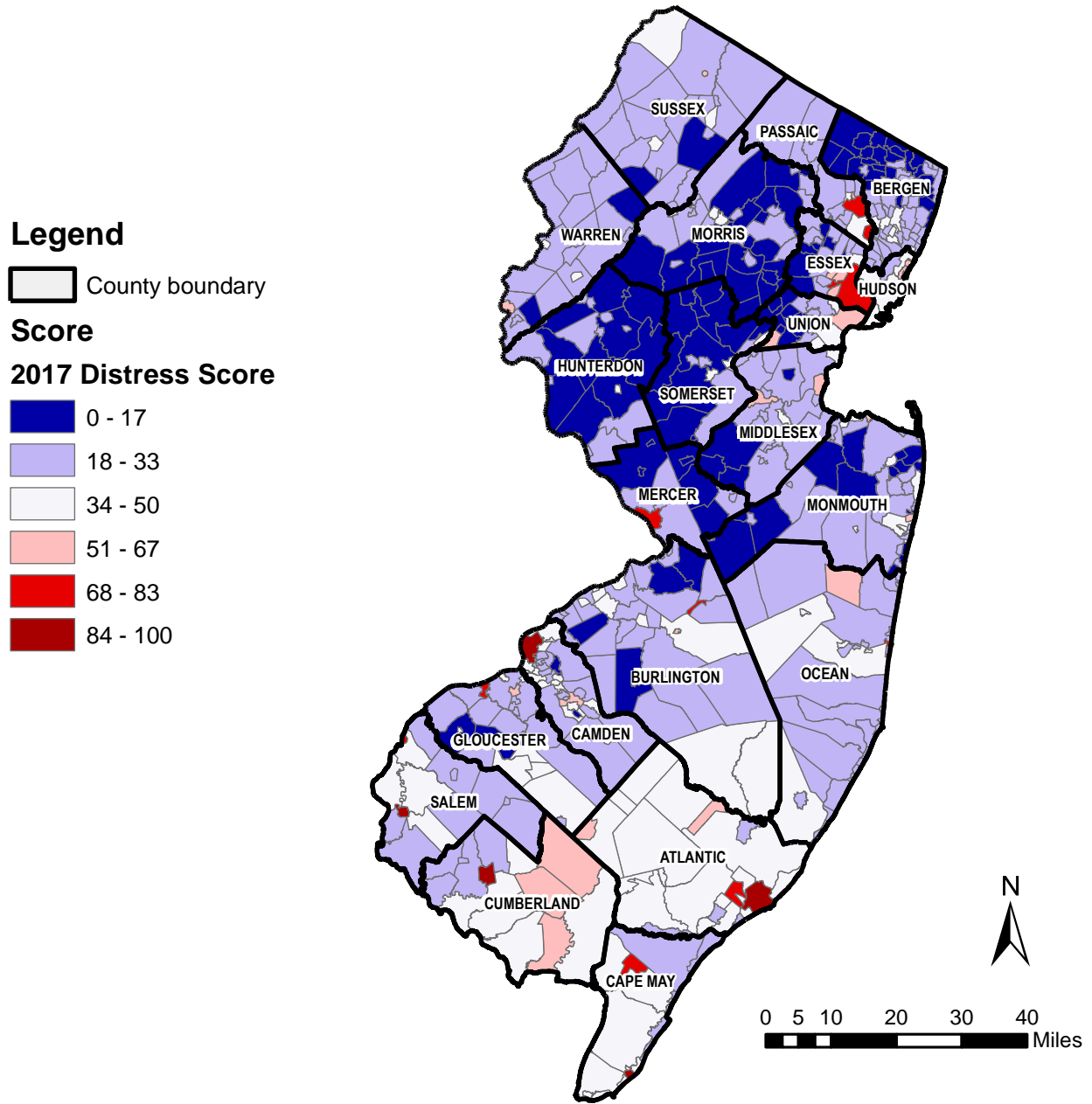
#### Score

##### 2017 MRI Score

-  -26.05 - -4.02
-  -4.01 - -0.95
-  -0.94 - 1.14
-  1.15 - 2.75
-  2.76 - 4.51
-  4.52 - 9.89




## 2017 Municipal Revitalization Index Distress Scores by Municipality



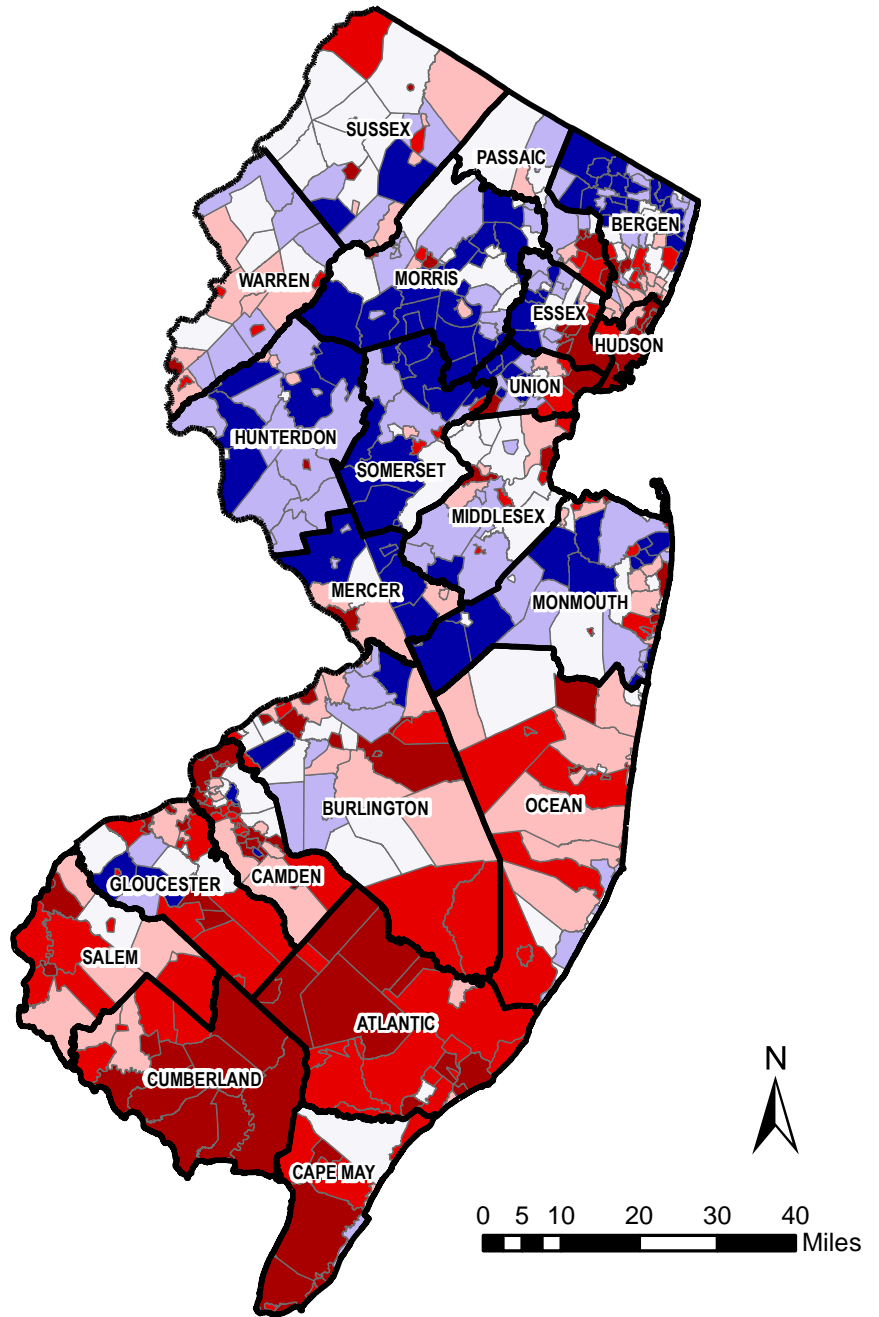
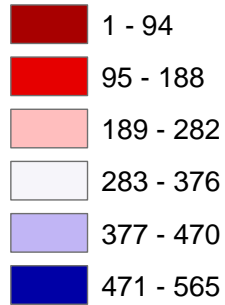
## 2017 Municipal Revitalization Index Scores by Rank

### Legend

 County boundary

### Score

#### 2017 MRI Rank



## 2007-2017 Changes in MRI

To examine changes in distress over time, the MRI was recalculated with the new methodology, but using 2007 data, covering the last time the MRI was released. The following chart shows the top 25 municipalities with the largest decreases in distress as measured by the new 2017 MRI:

### 2017 MRI, Top 25 Municipalities - Distress Decrease

| Municipality             | County     | MRI Index Change | MRI Decrease Rank | MRI Rank Change | 2007 Rank | 2017 Rank | 2015 Pop | Primary reasons for change  |
|--------------------------|------------|------------------|-------------------|-----------------|-----------|-----------|----------|---|
| Washington township      | Burlington | 8.49             | 1                 | 92              | 20        | 112       | 674      | Increase in HS graduate population share, decrease in poverty                             |
| Elmer borough            | Salem      | 7.28             | 2                 | 146             | 45        | 191       | 1,343    | Decrease in children's pop. on welfare  |
| Asbury Park city         | Monmouth   | 6.75             | 3                 | 13              | 7         | 20        | 15,818   | Decrease in children's pop. on welfare, drop in unemployment rate                         |
| Wildwood Crest borough   | Cape May   | 5.32             | 4                 | 58              | 38        | 96        | 3,182    | Decrease in poverty rate, decrease in food stamp participation.                           |
| East Orange city         | Essex      | 5.18             | 5                 | 9               | 12        | 21        | 64,949   | Decrease in poverty and children's pop. on welfare  |
| Swedesboro borough       | Gloucester | 5.07             | 6                 | 81              | 49        | 130       | 2,613    | Decrease in food stamp participation, decrease in poverty rate                            |
| Upper Deerfield township | Cumberland | 4.51             | 7                 | 100             | 57        | 157       | 7,586    | Decrease in children's pop. on welfare, drop in poverty                                   |
| Seaside Park borough     | Ocean      | 4.46             | 8                 | 144             | 80        | 224       | 1,551    | Decrease in poverty rate, rise in income levels   |
| Andover borough          | Sussex     | 4.05             | 9                 | 158             | 110       | 268       | 581      | Decrease in food stamp participation, decrease in poverty rate, falling unemployment rate |
| Camden                   | Camden     | 3.95             | 10                | 0               | 1         | 1         | 76,119   | Decrease in children's pop. on welfare  |
| West Wildwood borough    | Cape May   | 3.88             | 11                | 52              | 47        | 99        | 572      | Decrease in children's pop. on welfare  |
| Carneys Point township   | Salem      | 3.84             | 12                | 22              | 32        | 54        | 7846     | Decrease in children's pop. on welfare  |
| Hi-Nella borough         | Camden     | 3.79             | 13                | 40              | 44        | 84        | 860      | Decrease in food stamp participation, falling unemployment rate                           |
| Union township           | Hunterdon  | 3.61             | 14                | 199             | 205       | 404       | 5,679    | Falling poverty rate, increase in HS graduate population share                            |
| Englewood Cliffs borough | Bergen     | 3.59             | 15                | 203             | 295       | 498       | 5,403    | Decline in poverty rate   |
| Tavistock borough        | Camden     | 3.52             | 16                | 27              | 538       | 565       | 5        | Increase in HS graduate population share  |
| Fairview borough         | Bergen     | 3.47             | 17                | 32              | 43        | 75        | 14,451   | Drop in unemployment rate   |
| Jersey City              | Hudson     | 3.34             | 18                | 24              | 40        | 64        | 264,290  | Drop in children's welfare participation  |
| North Hanover township   | Burlington | 3.28             | 19                | 133             | 126       | 259       | 7,609    | Increase in HS graduate population share  |
| Clementon borough        | Camden     | 3.22             | 20                | 18              | 24        | 42        | 4,947    | Decrease in food stamp participation  |
| Carteret borough         | Middlesex  | 3.15             | 21                | 48              | 53        | 101       | 24,170   | Drop in unemployment rate and poverty   |
| Boonton town             | Morris     | 3.06             | 22                | 135             | 165       | 300       | 8,441    | Drop in poverty and unemployment rate   |
| Palisades Park borough   | Bergen     | 3.04             | 23                | 118             | 130       | 248       | 20,743   | Drop in unemployment rate and food stamp participation                                    |
| South Harrison township  | Gloucester | 2.93             | 24                | 169             | 246       | 415       | 3,138    | Drop in poverty, increase in HS graduate population share                                 |
| Millville city           | Cumberland | 2.87             | 25                | 10              | 19        | 29        | 28230    | Drop in poverty   |

**Washington Township**, Burlington County showed the biggest decrease in distress of New Jersey's 565 municipalities. Census data showed a large increase in the high school graduate population share and a drop in poverty. However, as a rural Pinelands town of only 674 persons, there is a very large margin of error associated with estimates based on such small sample sizes. The difference in indicators from 2007 to 2015 could simply be due to sampling error, making the extreme drop in distress less of a certainty. Moreover, for such small municipalities, very small population changes can have large impacts on indicators, magnifying their significance to distress.

**Elmer** had the second largest drop in distress due to a large decline in the number of children on TANF. **Asbury Park** dropped significantly in the rankings from falling unemployment and children's TANF participation. **Wildwood Crest** showed a sharp fall in distress from a large decrease in both SNAP participation and poverty. **East Orange**, one of New Jersey's most persistently distressed cities, had a decrease in children's TANF participation and poverty, improving its distress score. **Camden's** Index score improved because the number of children on TANF fell. However the city remains the state's most distressed community. Other notable communities with decreases in distress include **Millville**, **Seaside Park**, and **Jersey City**.

The results also showed a number of municipalities with substantial increases in distress, as shown in the following table:



## 2017 MRI Top 25 Municipalities - Distress Increase

| Municipality          | County     | MRI Change | MRI Increase Rank | 2007 Rank | 2017 Rank | MRI Rank Change | 2015 Pop | Primary reasons for change   |
|-----------------------|------------|------------|-------------------|-----------|-----------|-----------------|----------|--|
| Teterboro borough     | Bergen     | -9.4473    | 1                 | 532       | 115       | -417            | 69       | Ratable losses, rising unemployment, growing population without a HS diploma and households receiving food stamps, falling incomes, rising poverty |
| Salem city            | Salem      | -8.7118    | 2                 | 14        | 2         | -12             | 4,894    | Growing pop. of children on welfare, rising unemployment, poverty, and food stamp participation  |
| Pemberton borough     | Burlington | -6.0479    | 3                 | 107       | 30        | -77             | 1,383    | Rising pop. of children on welfare and households receiving food stamps, rise in poverty   |
| Ocean Gate borough    | Ocean      | -5.6788    | 4                 | 244       | 67        | -177            | 2,010    | Rising food stamp and children's welfare participation   |
| Pleasantville city    | Atlantic   | -5.0137    | 5                 | 22        | 13        | -9              | 20,755   | Rising food stamp participation  |
| Folsom borough        | Atlantic   | -4.999     | 6                 | 296       | 110       | -186            | 1,851    | Rising food stamp participation and unemployment   |
| Brooklawn borough     | Camden     | -4.8324    | 7                 | 177       | 57        | -120            | 1,933    | Rising unemployment, poverty rate, and food stamp participation  |
| Harvey Cedars borough | Ocean      | -4.7306    | 8                 | 541       | 322       | -219            | 341      | Rising unemployment  |
| Berlin township       | Camden     | -4.1866    | 9                 | 224       | 94        | -130            | 5434     | Rising unemployment  |
| Atlantic City         | Atlantic   | -4.1697    | 10                | 5         | 3         | -2              | 39,260   | Rising poverty, growing population without a HS diploma, rising unemployment   |
| Flemington borough    | Hunterdon  | -4.0113    | 11                | 131       | 52        | -79             | 4,641    | Rising poverty, growing population without a HS diploma, increased food stamp participation  |
| Port Republic city    | Atlantic   | -3.9552    | 12                | 410       | 199       | -211            | 1,100    | Rising unemployment, growing population without a HS diploma   |
| Wrightstown borough   | Burlington | -3.8879    | 13                | 21        | 14        | -7              | 796      | Growing population without a HS diploma  |
| Northfield city       | Atlantic   | -3.5591    | 14                | 298       | 152       | -146            | 8,521    | Rising unemployment and poverty  |
| Oceanport borough     | Monmouth   | -3.4536    | 15                | 439       | 241       | -198            | 5,739    | Rising poverty, food stamp participation, and unemployment   |
| Millstone borough     | Somerset   | -3.3796    | 16                | 506       | 338       | -168            | 419      | Rising unemployment  |
| Brigantine city       | Atlantic   | -3.3778    | 17                | 201       | 97        | -104            | 9,204    | Rising unemployment  |
| Alpine borough        | Bergen     | -3.2557    | 18                | 550       | 425       | -125            | 1,917    | Falling incomes  |
| Mullica township      | Atlantic   | -3.2465    | 19                | 147       | 69        | -78             | 6,098    | Rising unemployment  |
| Union Beach borough   | Monmouth   | -3.2105    | 20                | 204       | 105       | -99             | 5595     | Rising food stamp participation  |
| Glen Gardner borough  | Hunterdon  | -3.1525    | 21                | 376       | 208       | -168            | 1,663    | Rising food stamp participation  |
| Mantoloking borough   | Ocean      | -3.0701    | 22                | 565       | 543       | -22             | 253      | Rising unemployment  |
| Dennis township       | Cape May   | -3.0241    | 23                | 265       | 153       | -112            | 6,315    | Rising unemployment  |
| Stanhope borough      | Sussex     | -2.9049    | 24                | 370       | 217       | -153            | 3,410    | Rising poverty and food stamp participation  |
| New Brunswick city    | Middlesex  | -2.8529    | 25                | 27        | 17        | -10             | 57,035   | Growing population without a HS diploma, rising poverty  |


The #1 ranked town on increased distress is also among the state's smallest communities. **Teterboro** (pop. 71) showed large ratable losses, rising unemployment, a falling concentration of high school graduates, and a rising proportion of SNAP participation. However, this ranking may be due to Teterboro's tiny size, as small population changes can produce sizable shifts in the distress indicators.

The second-highest increase in distress occurred in **Salem**, where the exit of a major glass manufacturer and a corresponding growth in children's TANF dependence, unemployment, SNAP participation, and poverty catapulted the City from #14 to the second-most distressed municipality in New Jersey. **Ocean Gate**, a seaside Monmouth County community adjacent to **Asbury Park**, had a large increase in distress from a population increasingly dependent on TANF and SNAP. Two Atlantic County communities linked to the Atlantic City metropolitan economy, **Pleasantville** and **Folsom** had severe increases in distress from rising unemployment and SNAP participation, as casino closures produced large regional job losses. Other nearby suburban communities, such as **Brigantine**, **Northfield**, and **Port Republic**, have also seen large increases. **Atlantic City** itself had the 10th largest increase in distress from rising unemployment, poverty, and a growing population without a high school diploma. Other notable municipalities with large increases in distress include **Flemington**, **New Brunswick**, and **Brooklawn**.

While the vast majority of New Jersey municipalities had some increase in distress from 2007 to 2015, many of the heaviest increases have occurred in South Jersey, especially within Cumberland, Cape May, Salem, and Atlantic Counties. Communities with declines in distress are much fewer in number and are evenly distributed across the state.

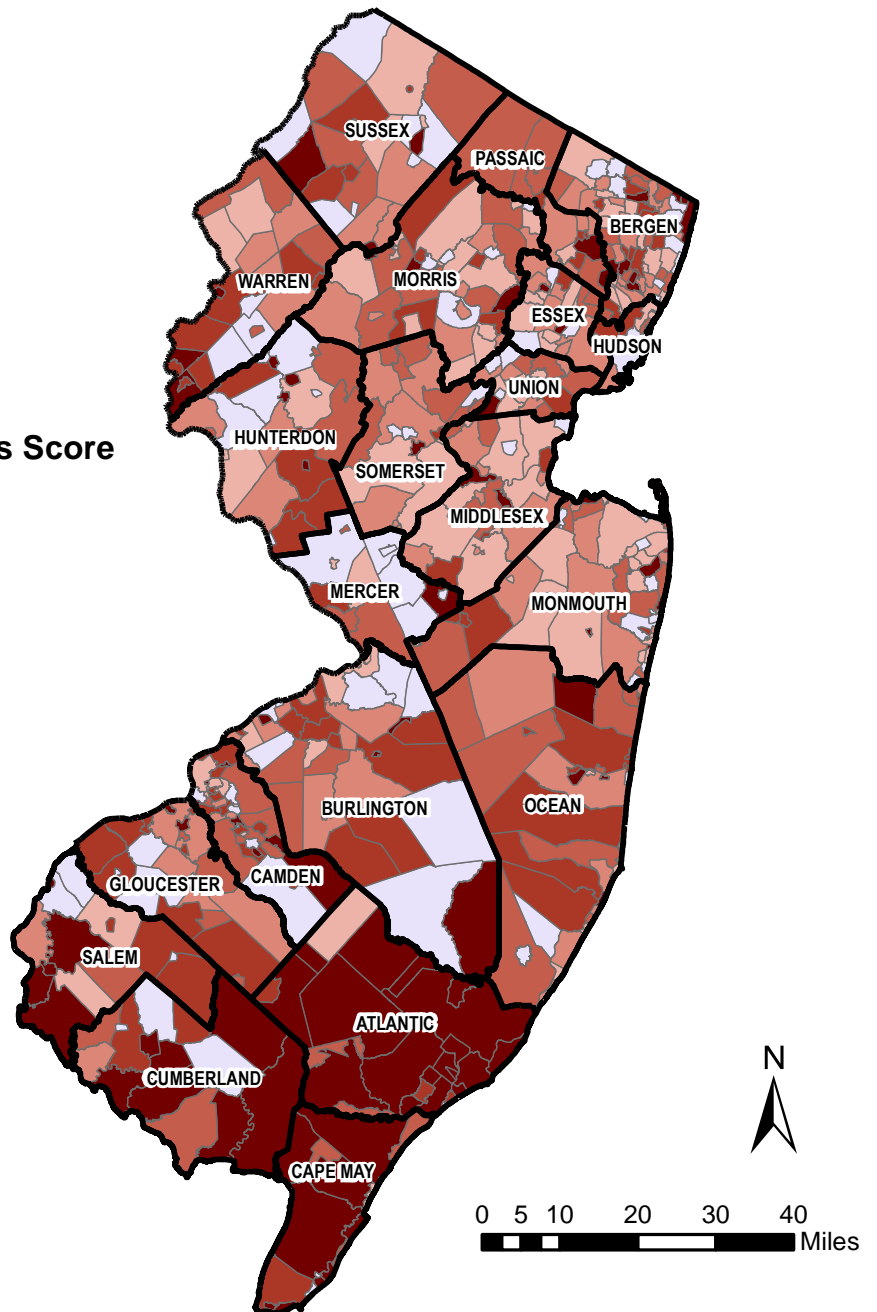
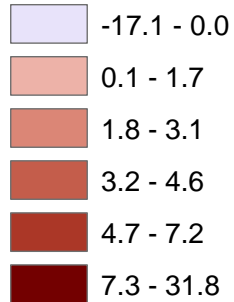
## 2007-17 Change in Municipal Revitalization Index Distress Scores

### Legend

 County boundary

### Score

#### 2007-17 Change in Distress Score



## 2017 Municipal Revitalization Index Analysis

No municipal distress index can perfectly measure distress. The sheer diversity of the state's 565 communities makes it impossible for a single measure to completely and accurately assess distress without some degree of bias. Moreover, how distress should be defined and measured is not universally accepted and is very much subject to debate. The 2017 MRI is a notable improvement over the existing MRI and is constructed based on the results of a factor analysis and commonly accepted distress indicators. As commonly accepted does not always mean most appropriate, these indicators were then substantiated with a factor analysis validating their selection. The 2017 MRI, like any other municipal distress index, has its shortcomings. For example, it cannot perfectly measure the various dimensions commonly associated with social, economic, physical, and fiscal distress. However, it results from a very robust and rigorous process to develop an adequate measure of municipal distress in New Jersey.

### 2017 MRI Correlation Analysis

A correlation analysis reveals that many of the 2017 MRI indicators are strongly correlated with each other. They are also much more strongly correlated with each other than the existing MRI indicators.<sup>10</sup> This finding suggests that 2017 MRI variables constitute better indicators of distress than the components of the existing MRI.

**Correlation Matrix – 2017 Municipal Revitalization Index Indicators**

|                                | Decennial Population Change | Non-Seasonal Housing Vacancy Rate | % w/SNAP Benefits | Children on TANF Rate | Poverty Rate | Median Household Income | Unemployment Rate | HS Diploma or Higher | Effective Property Tax Rate | Equalized Valuation per Capita |
|--------------------------------|-----------------------------|-----------------------------------|-------------------|-----------------------|--------------|-------------------------|-------------------|----------------------|-----------------------------|--------------------------------|
| Decennial Population Change    | 1.00                        |                                   |                   |                       |              |                         |                   |                      |                             |                                |
| Non-Seas. Housing Vacancy Rate | -0.29                       | 1.00                              |                   |                       |              |                         |                   |                      |                             |                                |
| % w SNAP Benefits              | -0.01                       | 0.32                              | 1.00              |                       |              |                         |                   |                      |                             |                                |
| Children on TANF Rate          | -0.10                       | 0.33                              | 0.73              | 1.00                  |              |                         |                   |                      |                             |                                |
| Poverty Rate                   | 0.01                        | 0.31                              | 0.90              | 0.68                  | 1.00         |                         |                   |                      |                             |                                |
| Median Household Income        | 0.10                        | -0.29                             | -0.69             | -0.49                 | -0.69        | 1.00                    |                   |                      |                             |                                |
| Unemployment Rate              | -0.14                       | 0.17                              | 0.59              | 0.53                  | 0.58         | -0.66                   | 1.00              |                      |                             |                                |
| HS Diploma or Higher           | -0.04                       | -0.30                             | -0.79             | -0.57                 | -0.77        | 0.65                    | -0.54             | 1.00                 |                             |                                |
| Effective Property Tax Rate    | 0.08                        | 0.06                              | 0.34              | 0.24                  | 0.26         | -0.30                   | 0.15              | -0.27                | 1.00                        |                                |
| Equalized Valuation per Capita | -0.21                       | 0.12                              | -0.16             | -0.10                 | -0.06        | 0.08                    | -0.03             | 0.19                 | -0.36                       | 1.00                           |

To supplement the correlation analysis, Cronbach's alpha, a measure of internal consistency, was calculated from each of component variables with weights applied. The analysis produced an alpha of 0.88, which is well above 0.70, the minimum for an acceptable level of internal consistency (Nunnally, 1978). This suggests that the indicators within the 2017 MRI together measure distress as a single construct emergent from the combined indicators.

<sup>10</sup>A full comparison of correlations in the existing MRI to correlations in 2017 MRI can be found in the Appendix.

## *County and Regional Analysis*

Similar to the MRI Update, the 2017 MRI shows high concentrations of distress in rural parts of South Jersey, particularly within Cape May, Cumberland, Salem, and Atlantic Counties. The state's urban communities are shown as almost uniformly highly distressed, while urban northeastern New Jersey communities within Bergen, Passaic, Essex, Hudson, and Union Counties show as very distressed. The Highlands region (mostly Sussex and Warren Counties) also registers as nearly distressed.

When compared to the existing MRI Update, the 2017 MRI generally shows rural South Jersey communities as more distressed than they appear in the Update and the Highlands region as slightly less distressed. Many Ocean, Somerset, and Middlesex County communities appear as slightly more distressed, while the relatively affluent municipalities of Hunterdon and Morris Counties show as slightly less distressed. Many suburban northeastern New Jersey communities register as somewhat less distressed. Many of these changes are likely due to the removal of pre-1960 and substandard housing from the Index, which created a distress bias toward older and more rural communities.

When examining the results on a countywide basis, Cumberland County emerges with the highest population-weighted average 2017 MRI distress score, followed by Passaic, Atlantic, Essex, Hudson, Camden, Salem, and Cape May Counties. The typical resident of Cumberland County is much more likely to live in a highly distressed municipality than residents of other New Jersey counties. Passaic County and Essex County's scores are driven heavily by the presence of relatively large and highly distressed cities such as Newark and Paterson.

The median 2017 MRI results are similar; however, the county ranks differ slightly. This suggests that municipal distress is highly concentrated in the rural southern portion of the state and the urban northeast, just outside New York City. Salem and Essex Counties show the most variability in 2017 MRI scores, while Hunterdon, Somerset, and Warren Counties show the least. Regionally, South Jersey emerges as the most distressed part of the state and has the most variability in municipal distress, followed by North Jersey. Central Jersey, a heavily suburban region, is the least distressed area and has the least variability in municipal distress.

## 2017 Municipal Revitalization Index County and Regional Averages

|                   | Num. of Towns | Pop-Weighted Average Distress Score | Rank - Pop-Weighted Average | Standard Deviation | Minimum    | Bottom Quartile | Median      | Top Quartile | Maximum      | Rank - Median |
|-------------------|---------------|-------------------------------------|-----------------------------|--------------------|------------|-----------------|-------------|--------------|--------------|---------------|
| <b>New Jersey</b> | <b>565</b>    | <b>27.5</b>                         | <b>--</b>                   | <b>14.7</b>        | <b>0.0</b> | <b>17.5</b>     | <b>24.4</b> | <b>34.1</b>  | <b>100.0</b> | <b>--</b>     |
| Atlantic          | 23            | 48.5                                | 3                           | 16.2               | 15.8       | 33.4            | 38.1        | 44.1         | 92.4         | 4             |
| Bergen            | 70            | 22.9                                | 18                          | 9.3                | 6.5        | 13.6            | 19.9        | 25.9         | 45.3         | 16            |
| Burlington        | 40            | 26.3                                | 15                          | 11.9               | 14.8       | 20.5            | 25.5        | 36.4         | 70.5         | 9             |
| Camden            | 37            | 41.6                                | 6                           | 16.5               | 0.0        | 27.5            | 35.1        | 43.2         | 100.0        | 5             |
| Cape May          | 16            | 39.7                                | 8                           | 18.4               | 19.1       | 26.0            | 38.3        | 41.3         | 84.8         | 3             |
| Cumberland        | 14            | 55.3                                | 1                           | 15.6               | 28.5       | 31.7            | 43.8        | 52.9         | 86.3         | 1             |
| Essex             | 22            | 46.9                                | 4                           | 20.0               | 4.1        | 13.2            | 19.0        | 31.3         | 73.5         | 17            |
| Gloucester        | 24            | 29.5                                | 12                          | 12.6               | 11.2       | 22.7            | 31.6        | 38.4         | 67.7         | 7             |
| Hudson            | 12            | 42.1                                | 5                           | 11.6               | 17.3       | 30.9            | 40.3        | 43.6         | 61.5         | 2             |
| Hunterdon         | 26            | 17.7                                | 21                          | 7.2                | 7.9        | 15.1            | 17.5        | 23.5         | 45.4         | 19            |
| Mercer            | 12            | 33.5                                | 10                          | 18.1               | 7.7        | 12.8            | 17.7        | 28.5         | 75.7         | 18            |
| Middlesex         | 25            | 27.8                                | 14                          | 12.3               | 12.6       | 19.8            | 23.8        | 30.3         | 64.7         | 12            |
| Monmouth          | 53            | 23.4                                | 17                          | 11.2               | 6.6        | 15.0            | 21.7        | 30.9         | 60.8         | 15            |
| Morris            | 39            | 18.1                                | 20                          | 9.0                | 4.9        | 13.1            | 16.3        | 21.0         | 48.9         | 20            |
| Ocean             | 33            | 32.3                                | 11                          | 12.7               | 9.8        | 22.4            | 26.7        | 33.6         | 82.5         | 8             |
| Passaic           | 16            | 49.5                                | 2                           | 19.8               | 17.3       | 22.3            | 25.0        | 42.8         | 81.6         | 11            |
| Salem             | 15            | 41.5                                | 7                           | 21.4               | 23.6       | 26.0            | 32.8        | 36.5         | 97.1         | 6             |
| Somerset          | 21            | 18.5                                | 19                          | 8.4                | 8.8        | 13.2            | 15.1        | 25.3         | 34.8         | 21            |
| Sussex            | 24            | 23.5                                | 16                          | 8.9                | 13.9       | 20.0            | 23.1        | 28.8         | 51.8         | 13            |
| Union             | 21            | 34.0                                | 9                           | 14.2               | 10.7       | 13.2            | 23.0        | 36.2         | 55.9         | 14            |
| Warren            | 22            | 29.3                                | 13                          | 8.6                | 15.6       | 19.9            | 25.0        | 30.4         | 55.4         | 10            |
| <b>North</b>      | <b>205</b>    | <b>34.9</b>                         | <b>2</b>                    | <b>13.1</b>        | <b>4.1</b> | <b>15.6</b>     | <b>21.3</b> | <b>29.0</b>  | <b>81.6</b>  | <b>2</b>      |
| <b>Central</b>    | <b>158</b>    | <b>27.3</b>                         | <b>3</b>                    | <b>11.7</b>        | <b>6.6</b> | <b>14.9</b>     | <b>20.2</b> | <b>28.7</b>  | <b>75.7</b>  | <b>3</b>      |
| <b>South</b>      | <b>202</b>    | <b>36.6</b>                         | <b>1</b>                    | <b>15.8</b>        | <b>0.0</b> | <b>24.1</b>     | <b>31.7</b> | <b>40.1</b>  | <b>100.0</b> | <b>1</b>      |

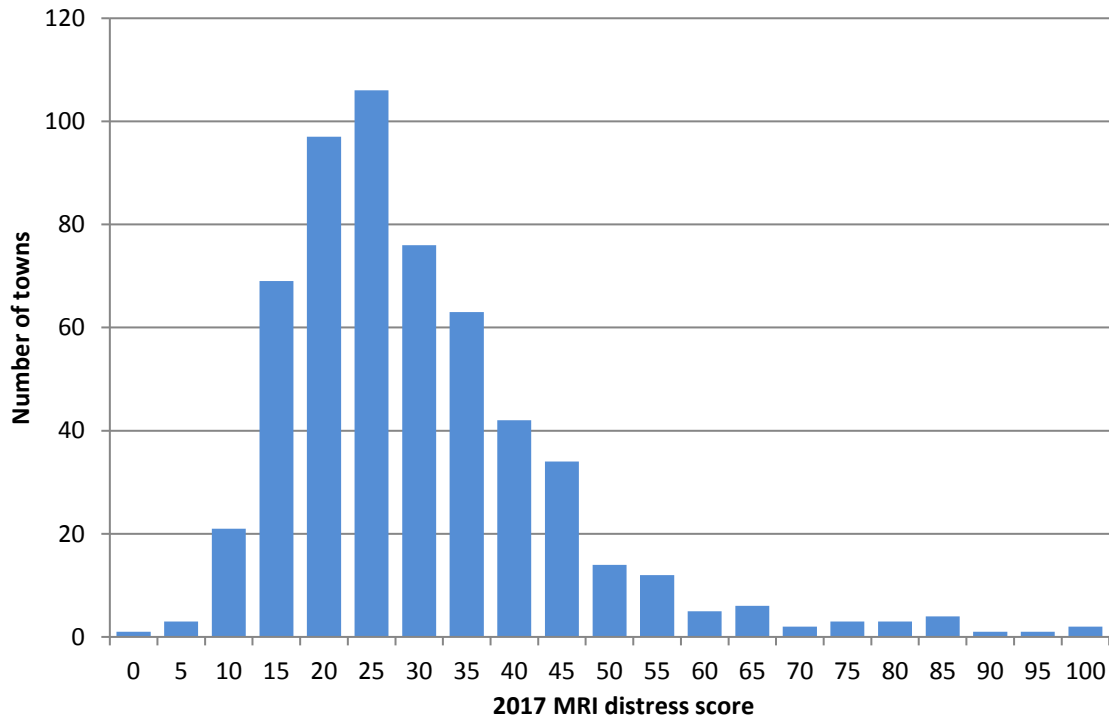
The components of the 2017 MRI also generally show more variability than the existing MRI, suggesting they may function better as indicators of the various dimensions of distress.

## Summary Statistics: Components of the 2017 Municipal Revitalization Index

|                           | Average MRI Distress Score | Decen. % Pop. Change | % w SNAP Benefits | Children on TANF Rate | Poverty Rate | Median Household Income | Unemployment Rate | HS Diploma or Higher | Effective Property Tax Rate | Equalized Valuation per Capita | Non-Seasonal Housing Vacancy |
|---------------------------|----------------------------|----------------------|-------------------|-----------------------|--------------|-------------------------|-------------------|----------------------|-----------------------------|--------------------------------|------------------------------|
| <b>Pop. Weighted Avg.</b> | <b>27.5</b>                | 1.4%                 | 6.4%              | 1.86                  | 8.0%         | \$84,492                | 5.6%              | 91.1%                | 2.59                        | \$252,885                      | 6.61%                        |
| <b>Std. Deviation</b>     | <b>14.7</b>                | 8.8%                 | 6.5%              | 3.37                  | 6.4%         | \$30,282                | 2.1%              | 6.5%                 | 1.06                        | \$596,202                      | 5.41%                        |
| <b>Minimum</b>            | <b>0.0</b>                 | -44.4%               | 0.0%              | 0.00                  | 0.0%         | \$25,042                | 0.0%              | 61.3%                | 0.51                        | \$10,676                       | 0.00%                        |
| <b>Bottom Quartile</b>    | <b>17.5</b>                | -3.1%                | 2.0%              | 0.07                  | 3.8%         | \$63,306                | 4.2%              | 88.6%                | 2.10                        | \$87,144                       | 3.71%                        |
| <b>Median</b>             | <b>24.4</b>                | 1.6%                 | 4.4%              | 0.69                  | 6.3%         | \$79,327                | 5.1%              | 92.8%                | 2.56                        | \$125,832                      | 5.96%                        |
| <b>Top Quartile</b>       | <b>34.1</b>                | 4.9%                 | 8.4%              | 2.19                  | 10.0%        | \$101,773               | 6.3%              | 95.5%                | 3.03                        | \$197,266                      | 8.17%                        |
| <b>Maximum</b>            | <b>100.0</b>               | 79.7%                | 43.2%             | 31.12                 | 39.9%        | \$200,152               | 20.3%             | 100.0%               | 18.60                       | \$6,335,760                    | 81.25%                       |

As one might expect, the distribution of 2017 MRI Distress Scores shows a strong positive skew from the presence of a small number of highly distressed communities. However, the vast majority of New Jersey communities are below 50 on the distress scale and cannot be considered distressed.

**Histogram: 2017 Municipal Revitalization Index by Distress Score**



## Conclusion

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Given the shortcomings of the existing MRI and the many improvements and advantages of the new version demonstrated in the report, the indicators of the new 2017 MRI will compose the official Municipal Revitalization Index for 2017 and future years. The new index, although not perfect, is better aligned to statistically emergent dimensions of distress and produces intuitive outcomes more closely matched to actual distributions of need-based municipal aid in New Jersey.

Replacing the existing MRI with the 2017 MRI will better inform policy decisions across New Jersey government by focusing more on relevant, current indicators statistically linked to distress. It also provides a new format and classification system that clarifies what communities can be considered not distressed, moderately distressed, or highly distressed. Moreover, the improved selection of indicators can improve fairness and equity with respect to areas of State law using the MRI as a criterion for allocating preferences and targeted funds to municipalities in need.

Legitimate policy concerns exist about whether any distress index can adequately measure distress across all New Jersey's varied towns, townships, boroughs, and cities. However, the 2017 MRI will improve the measurement of distress and equitable allocation of resources across New Jersey's 565 diverse communities.



# Appendix

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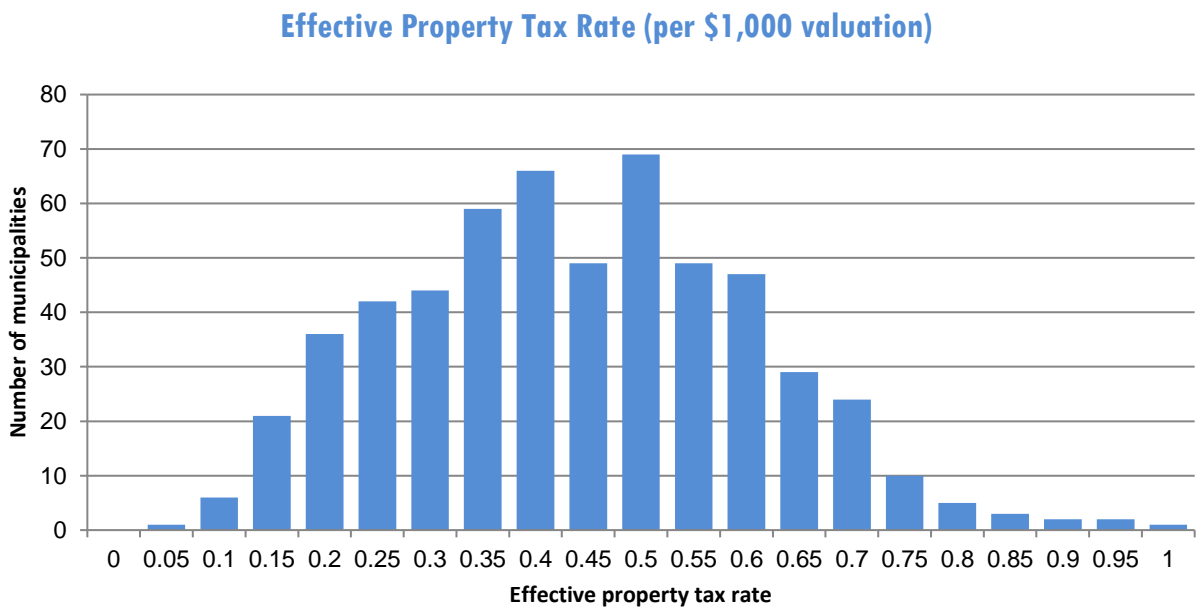
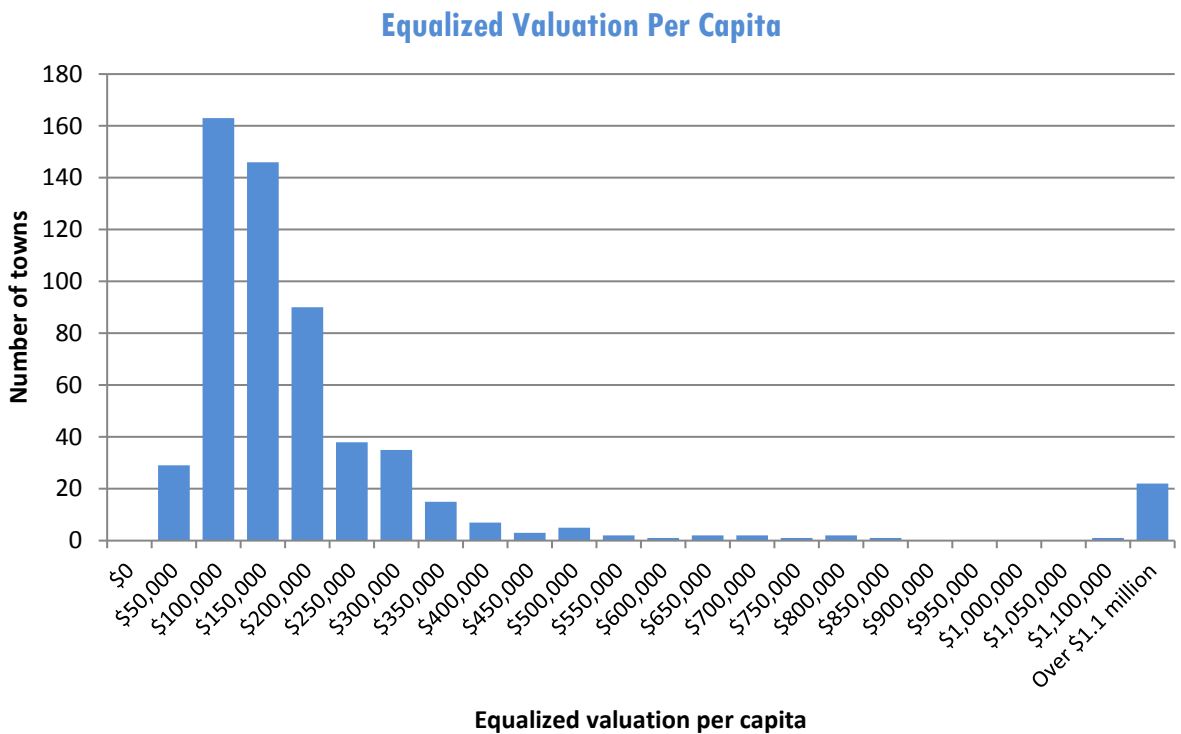
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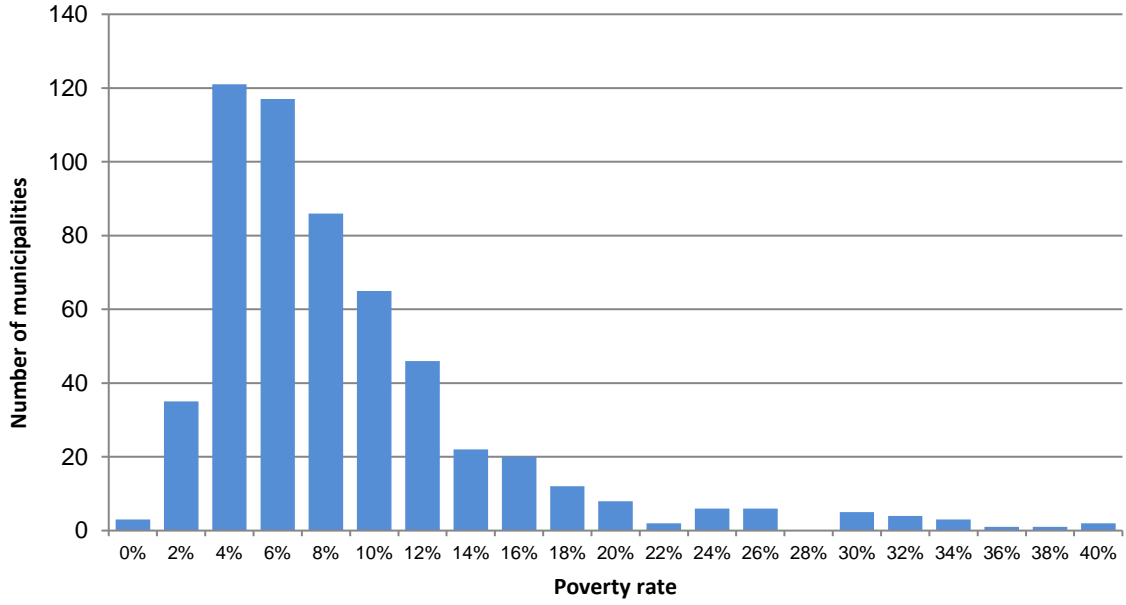
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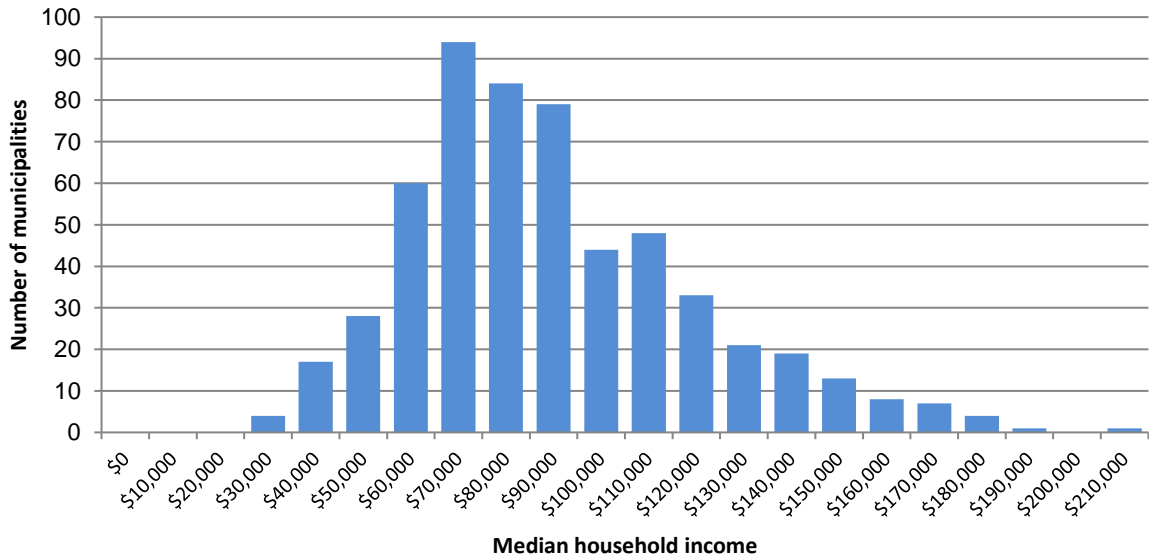
## Histograms of 2017 MRI Component Indicators



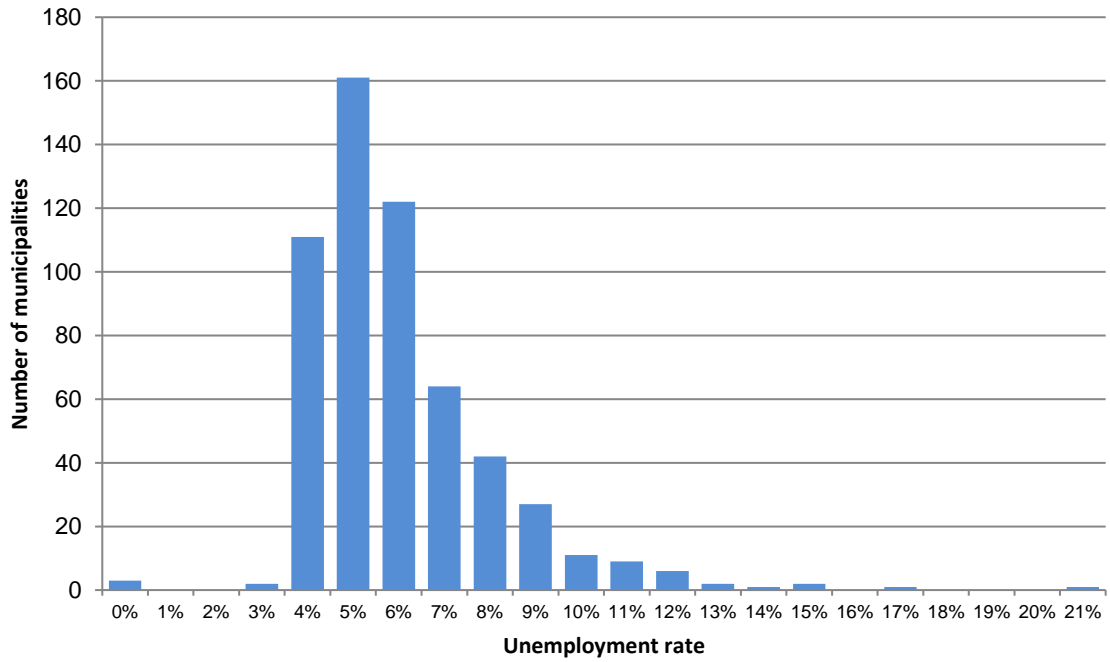
### Poverty Rate



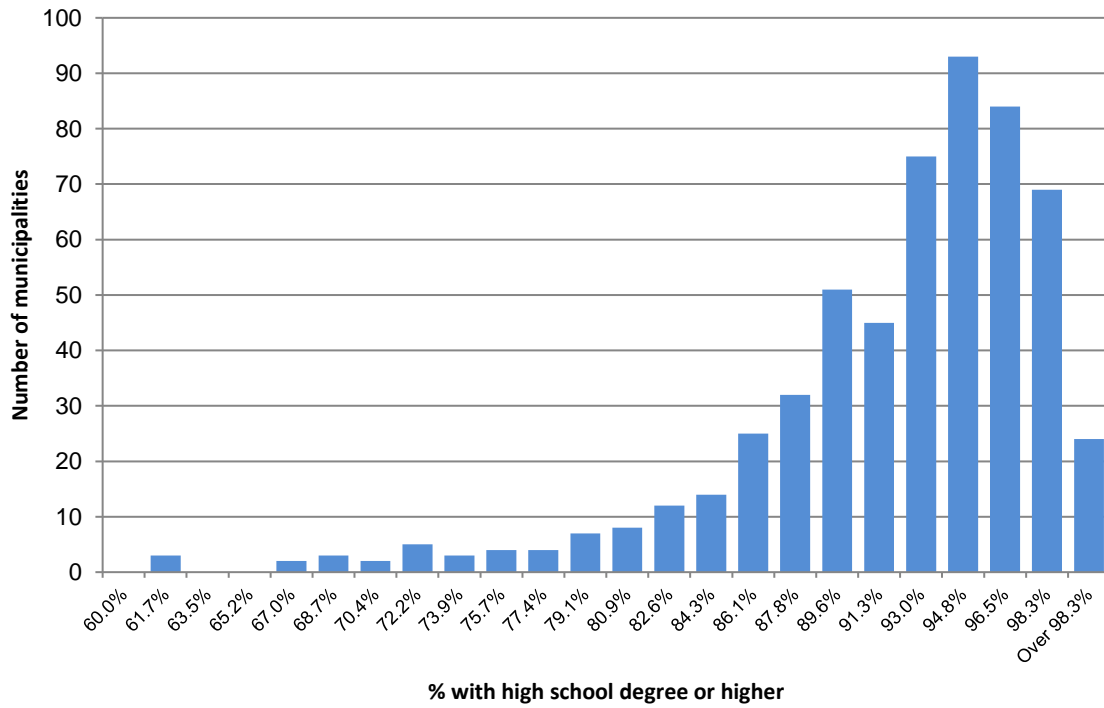
### Median Household Income



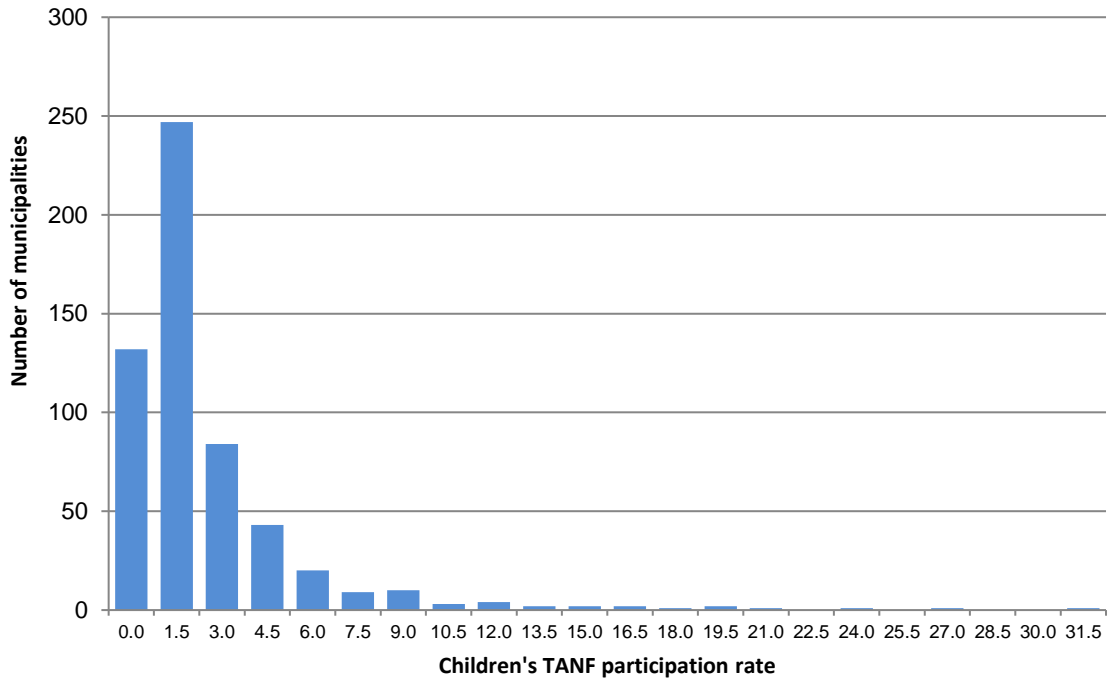
### Unemployment Rate



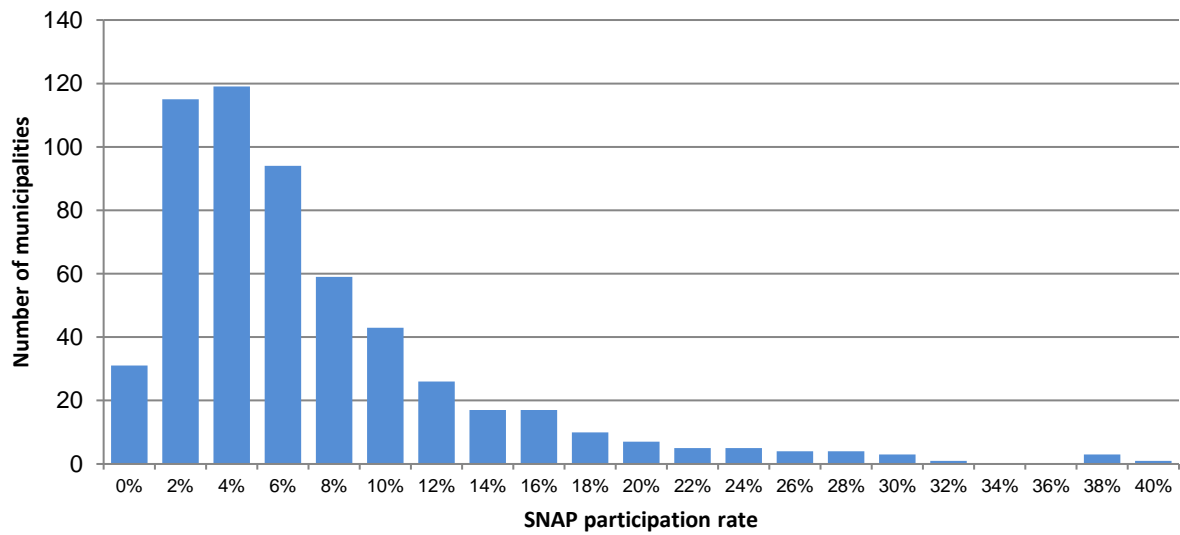
### % with High School Diploma or Higher



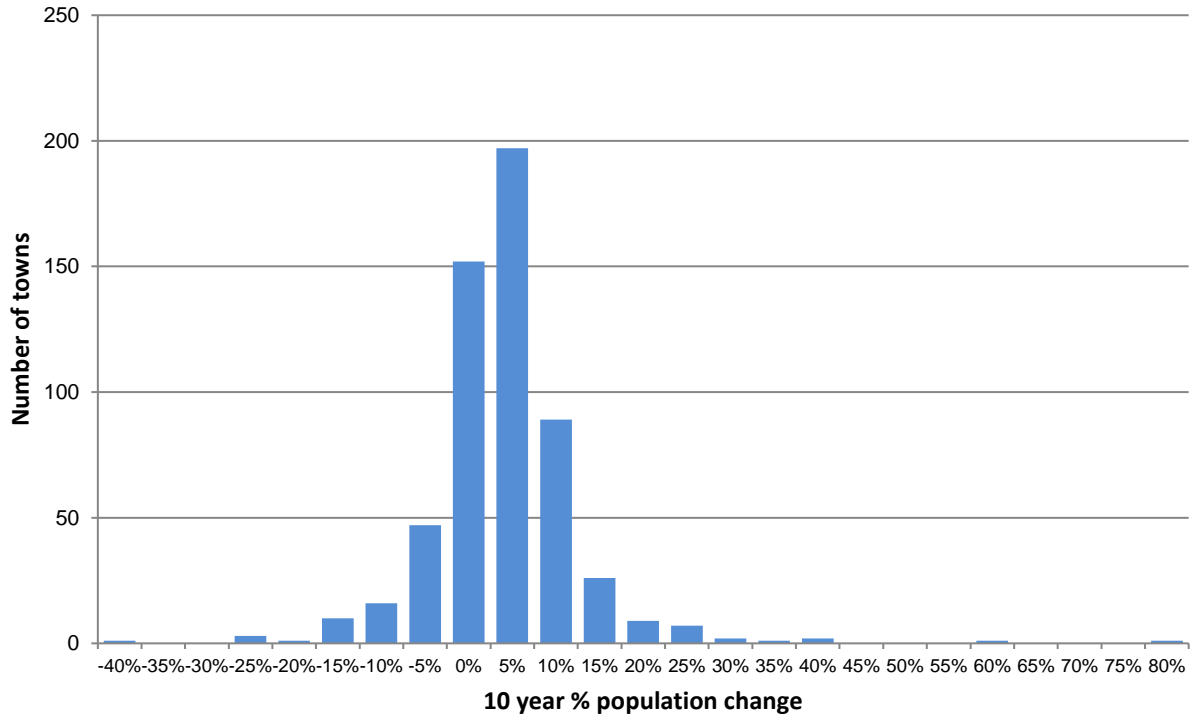
### Children's TANF Participation Rate



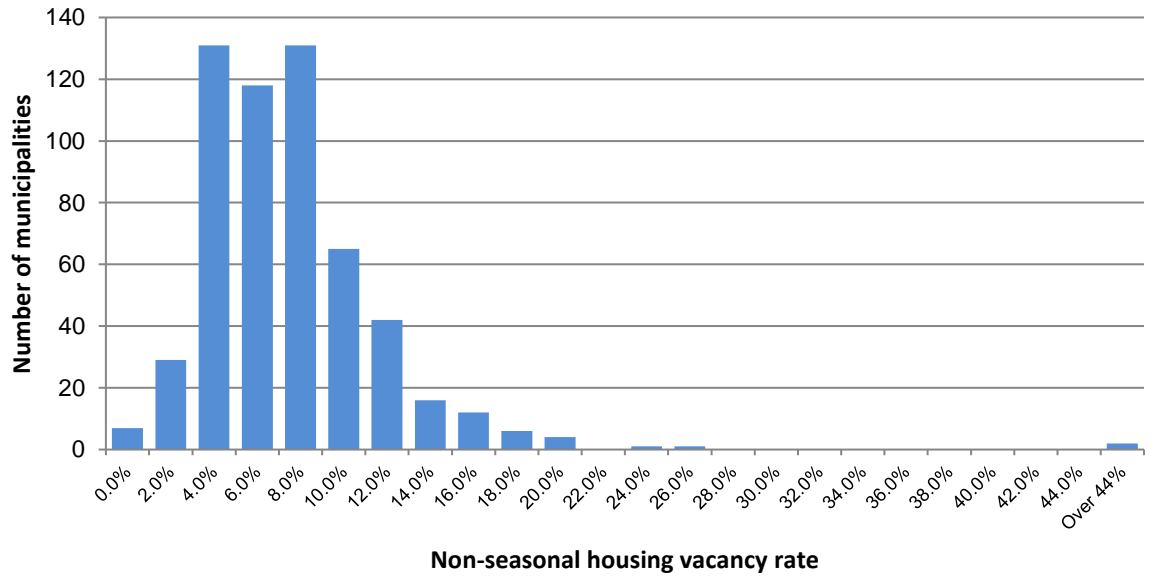
### SNAP Participation Rate



### 10-Year Population Change



### Non-Seasonal Housing Vacancy Rate



## *Factor Analysis Results*

### **Iterated Principal Factor Analysis with Varimax Rotation Results**

| <b>Factor</b> | <b>Variance</b> | <b>Difference</b> | <b>Proportion</b> | <b>Cumulative</b> |
|---------------|-----------------|-------------------|-------------------|-------------------|
| Factor1       | 3.55            | 0.60              | 0.31              | 0.31              |
| Factor2       | 2.96            | 0.77              | 0.25              | 0.56              |
| Factor3       | 2.19            | 1.61              | 0.19              | 0.75              |
| Factor4       | 0.58            | 0.13              | 0.05              | 0.80              |
| Factor5       | 0.45            | 0.02              | 0.04              | 0.84              |
| Factor6       | 0.43            | 0.04              | 0.04              | 0.88              |
| Factor7       | 0.39            | 0.02              | 0.03              | 0.91              |
| Factor8       | 0.38            | 0.15              | 0.03              | 0.94              |
| Factor9       | 0.22            | 0.01              | 0.02              | 0.96              |
| Factor10      | 0.21            | 0.14              | 0.02              | 0.98              |
| Factor11      | 0.07            | 0.00              | 0.01              | 0.98              |
| Factor12      | 0.07            | 0.01              | 0.01              | 0.99              |
| Factor13      | 0.06            | 0.01              | 0.00              | 1.00              |
| Factor14      | 0.04            | 0.03              | 0.00              | 1.00              |
| Factor15      | 0.01            | --                | 0.00              | 1.00              |



## Varimax rotated factor loadings (pattern matrix) and unique variances

| Variable                           | Factor1      | Factor2      | Factor3     | Factor4     | Factor5 | Factor6     | Factor7     | Factor8     | Factor9 | Factor10 | Factor11 | Factor12 | Factor13 | Factor14 | Factor15 | Uniqueness |
|------------------------------------|--------------|--------------|-------------|-------------|---------|-------------|-------------|-------------|---------|----------|----------|----------|----------|----------|----------|------------|
| Avg. Annual Pop. Change            | 0.04         | 0.08         | -0.35       | -0.07       | 0.57    | -0.11       | 0.07        | -0.01       | -0.03   | 0.01     | 0.00     | 0.00     | 0.00     | -0.01    | 0.00     | 0.52       |
| Children's TANF Participation      | <b>0.71</b>  | -0.23        | 0.04        | 0.08        | -0.12   | 0.13        | 0.09        | 0.22        | 0.02    | -0.04    | 0.04     | 0.02     | -0.01    | 0.19     | 0.00     | 0.32       |
| Per Capita Income                  | -0.27        | <b>0.78</b>  | 0.21        | -0.04       | -0.17   | -0.23       | 0.12        | -0.04       | -0.08   | 0.17     | -0.04    | 0.03     | 0.15     | -0.02    | 0.02     | 0.12       |
| Unemployment Rate                  | 0.45         | <b>-0.58</b> | 0.20        | -0.02       | -0.01   | -0.13       | -0.16       | <b>0.51</b> | 0.03    | -0.02    | -0.01    | 0.00     | 0.00     | 0.00     | 0.00     | 0.12       |
| Effective Property Tax Rate        | 0.17         | -0.27        | -0.40       | 0.49        | -0.01   | 0.06        | 0.12        | 0.10        | 0.05    | 0.12     | 0.02     | 0.06     | 0.06     | -0.05    | 0.07     | 0.45       |
| Equalized Valuation per Capita     | -0.06        | 0.24         | <b>0.71</b> | -0.05       | 0.03    | -0.05       | -0.07       | -0.07       | -0.02   | 0.35     | -0.03    | 0.00     | 0.00     | -0.01    | 0.00     | 0.29       |
| % pre-1960 Housing                 | 0.20         | 0.01         | -0.01       | <b>0.54</b> | -0.08   | 0.03        | 0.06        | -0.09       | -0.06   | -0.10    | -0.01    | -0.05    | -0.05    | 0.04     | -0.05    | 0.63       |
| % Substandard Housing              | 0.22         | -0.13        | 0.11        | 0.02        | 0.02    | -0.06       | 0.07        | -0.08       | -0.09   | -0.08    | 0.24     | 0.03     | -0.01    | 0.02     | 0.00     | 0.83       |
| Poverty Rate                       | <b>0.90</b>  | -0.29        | 0.07        | 0.04        | 0.04    | 0.01        | -0.07       | 0.01        | 0.04    | -0.09    | -0.01    | -0.04    | 0.09     | -0.05    | -0.05    | 0.06       |
| % Vacant                           | 0.05         | -0.04        | <b>0.97</b> | -0.02       | -0.09   | 0.08        | -0.02       | 0.06        | 0.02    | -0.08    | 0.01     | -0.01    | 0.01     | 0.00     | 0.00     | 0.03       |
| % with Bachelor's Degree or Higher | -0.37        | <b>0.87</b>  | 0.06        | 0.00        | 0.19    | 0.01        | -0.03       | -0.07       | 0.15    | -0.06    | -0.04    | -0.14    | -0.09    | -0.01    | -0.01    | 0.00       |
| % with HS Diploma or Higher        | <b>-0.73</b> | 0.45         | 0.07        | -0.04       | -0.08   | -0.06       | 0.15        | 0.05        | 0.41    | -0.01    | -0.02    | -0.01    | 0.00     | 0.00     | 0.00     | 0.06       |
| Median Household Income            | -0.47        | <b>0.79</b>  | -0.15       | -0.09       | -0.03   | 0.03        | -0.05       | 0.03        | -0.07   | -0.01    | 0.06     | 0.18     | -0.02    | 0.02     | 0.00     | 0.08       |
| SNAP Participation Rate            | <b>0.90</b>  | -0.33        | -0.02       | 0.05        | -0.03   | 0.06        | 0.02        | 0.05        | 0.02    | 0.07     | 0.02     | 0.04     | -0.10    | -0.01    | 0.05     | 0.04       |
| Employment/Population Ratio        | -0.19        | 0.14         | -0.48       | 0.15        | 0.08    | 0.01        | <b>0.53</b> | -0.13       | 0.06    | -0.02    | 0.01     | 0.00     | 0.00     | 0.01     | 0.00     | 0.39       |
| Non-seasonal Vacancy Rate          | 0.31         | -0.15        | 0.32        | 0.06        | -0.13   | <b>0.56</b> | 0.01        | -0.09       | -0.03   | -0.01    | -0.01    | 0.00     | 0.00     | 0.01     | 0.00     | 0.44       |

*Significant variables (loading over 0.50) in bold*

### Iterated Principal Factor Analysis with Promax Rotation Results

| <b>Factor</b> | <b>Variance</b> | <b>Proportion</b> |
|---------------|-----------------|-------------------|
| Factor1       | 4.87            | 0.42              |
| Factor2       | 4.63            | 0.40              |
| Factor3       | 2.68            | 0.23              |
| Factor4       | 2.35            | 0.20              |
| Factor5       | 2.29            | 0.20              |
| Factor6       | 2.22            | 0.19              |
| Factor7       | 2.01            | 0.17              |
| Factor8       | 2.00            | 0.17              |
| Factor9       | 1.93            | 0.17              |
| Factor10      | 1.61            | 0.14              |
| Factor11      | 1.50            | 0.13              |
| Factor12      | 1.38            | 0.12              |
| Factor13      | 1.19            | 0.10              |
| Factor14      | 1.17            | 0.10              |
| Factor15      | 0.34            | 0.03              |

## Promax rotated factor loadings (pattern matrix) and unique variances

| Variable                           | Factor1     | Factor2     | Factor3 | Factor4 | Factor5 | Factor6     | Factor7 | Factor8 | Factor9 | Factor10 | Factor11 | Factor12 | Factor13 | Factor14 | Factor15 | Uniqueness |
|------------------------------------|-------------|-------------|---------|---------|---------|-------------|---------|---------|---------|----------|----------|----------|----------|----------|----------|------------|
| Avg. Annual Pop. Change            | 0.06        | 0.03        | -0.03   | -0.02   | 0.03    | -0.08       | 0.02    | 0.06    | 0.03    | -0.03    | -0.06    | 0.02     | 0.67     | 0.01     | -0.03    | 0.52       |
| Children's TANF Participation      | 0.42        | -0.03       | 0.07    | 0.01    | -0.04   | 0.05        | 0.43    | -0.02   | -0.01   | 0.02     | 0.03     | -0.01    | 0.03     | 0.00     | 0.01     | 0.32       |
| Per Capita Income                  | 0.03        | <b>0.73</b> | -0.04   | -0.02   | 0.10    | -0.13       | 0.02    | 0.07    | 0.09    | -0.03    | -0.06    | 0.03     | -0.10    | 0.01     | 0.33     | 0.12       |
| Unemployment Rate                  | 0.15        | -0.28       | 0.67    | -0.01   | 0.05    | -0.05       | 0.01    | 0.01    | 0.01    | -0.01    | -0.03    | 0.01     | -0.04    | 0.00     | -0.02    | 0.12       |
| Effective Property Tax Rate        | -0.03       | -0.05       | 0.03    | 0.01    | -0.13   | 0.06        | -0.02   | -0.03   | 0.00    | 0.49     | 0.04     | 0.36     | 0.05     | 0.00     | 0.04     | 0.45       |
| Equalized Valuation per Capita     | -0.03       | 0.01        | 0.02    | 0.01    | 0.36    | 0.04        | -0.01   | -0.03   | 0.59    | 0.01     | 0.03     | -0.01    | 0.04     | 0.00     | 0.01     | 0.29       |
| % pre-1960 Housing                 | 0.06        | 0.03        | -0.04   | -0.02   | 0.08    | -0.07       | 0.02    | 0.05    | 0.01    | 0.61     | -0.05    | -0.11    | -0.07    | 0.00     | -0.04    | 0.63       |
| % Substandard Housing              | 0.04        | 0.01        | -0.02   | 0.39    | 0.04    | -0.03       | 0.01    | 0.02    | 0.00    | -0.01    | -0.03    | 0.01     | -0.03    | 0.01     | -0.01    | 0.83       |
| Poverty Rate                       | <b>0.89</b> | -0.06       | 0.02    | 0.01    | -0.06   | 0.05        | -0.02   | -0.04   | -0.03   | 0.02     | 0.04     | -0.13    | 0.05     | -0.01    | 0.10     | 0.06       |
| % Vacant                           | -0.04       | -0.02       | 0.03    | 0.01    | 0.97    | 0.06        | -0.02   | -0.04   | -0.03   | 0.02     | 0.04     | -0.02    | 0.05     | -0.01    | 0.02     | 0.03       |
| % with Bachelor's Degree or Higher | -0.10       | <b>0.98</b> | 0.02    | 0.01    | -0.05   | 0.05        | -0.01   | -0.03   | -0.02   | 0.02     | 0.06     | -0.02    | 0.07     | -0.18    | -0.04    | 0.00       |
| % with HS Diploma or Higher        | -0.43       | 0.17        | -0.03   | -0.02   | 0.08    | -0.08       | 0.02    | 0.07    | 0.03    | -0.03    | 0.49     | 0.02     | -0.08    | 0.01     | -0.03    | 0.06       |
| Median Household Income            | -0.16       | <b>0.72</b> | 0.02    | 0.02    | -0.05   | 0.04        | -0.01   | -0.03   | -0.01   | 0.01     | 0.03     | -0.01    | 0.04     | 0.34     | 0.02     | 0.08       |
| SNAP Participation Rate            | <b>0.97</b> | -0.04       | -0.02   | -0.01   | 0.06    | -0.05       | 0.01    | 0.04    | 0.02    | -0.02    | -0.04    | 0.15     | -0.05    | 0.01     | -0.11    | 0.04       |
| Employment/Population Ratio        | -0.05       | -0.02       | 0.01    | 0.01    | -0.18   | 0.06        | -0.02   | 0.67    | -0.02   | 0.03     | 0.04     | -0.02    | 0.06     | -0.01    | 0.02     | 0.39       |
| Non-seasonal Vacancy Rate          | 0.10        | 0.03        | -0.04   | -0.02   | 0.13    | <b>0.64</b> | 0.02    | 0.06    | 0.03    | -0.03    | -0.06    | 0.03     | -0.09    | 0.01     | -0.03    | 0.44       |

*Significant variables (loading over 0.50) in bold*

## Correlation Matrix Comparison, Existing MRI Update vs. 2017 MRI

### Correlation Matrix – Municipal Revitalization Index Update Indicators

|                                | Avg. Annual Population Change | TANF Children per 1,000 Pop. | Per Capita Income | Unemployment Rate | Effective Property Tax Rate | Equalized Valuation Per Capita | % pre-1960 Housing | % Substandard Housing |
|--------------------------------|-------------------------------|------------------------------|-------------------|-------------------|-----------------------------|--------------------------------|--------------------|-----------------------|
| Avg. Annual Population Change  | 1.00                          |                              |                   |                   |                             |                                |                    |                       |
| TANF Children per 1,000 Pop.   | -0.11                         | 1.00                         |                   |                   |                             |                                |                    |                       |
| Per Capita Income              | 0.04                          | -0.35                        | 1.00              |                   |                             |                                |                    |                       |
| Unemployment Rate              | -0.21                         | 0.53                         | -0.51             | 1.00              |                             |                                |                    |                       |
| Effective Property Tax Rate    | 0.04                          | 0.24                         | -0.35             | 0.15              | 1.00                        |                                |                    |                       |
| Equalized Valuation Per Capita | -0.18                         | -0.10                        | 0.39              | -0.03             | -0.36                       | 1.00                           |                    |                       |
| % pre-1960 Housing             | -0.14                         | 0.20                         | 0.00              | 0.02              | 0.27                        | 0.00                           | 1.00               |                       |
| % Substandard Housing          | -0.03                         | 0.15                         | -0.16             | 0.19              | 0.05                        | -0.05                          | 0.08               | 1.00                  |

### Correlation Matrix – New Municipal Revitalization Index Indicators

|                                | Decennial Pop. Change | Non-Seasonal Housing Vacancy Rate | % w/SNAP Benefits | Children on TANF Rate | Poverty Rate | Median Household Income | Unemployment Rate | HS Diploma or Higher | Effective Property Tax Rate | Equalized Valuation Per Capita |
|--------------------------------|-----------------------|-----------------------------------|-------------------|-----------------------|--------------|-------------------------|-------------------|----------------------|-----------------------------|--------------------------------|
| Decennial Pop. Change          | 1.00                  |                                   |                   |                       |              |                         |                   |                      |                             |                                |
| Non-Seas. Housing Vacancy Rate | -0.29                 | 1.00                              |                   |                       |              |                         |                   |                      |                             |                                |
| % w SNAP Benefits              | -0.01                 | 0.32                              | 1.00              |                       |              |                         |                   |                      |                             |                                |
| Children on TANF Rate          | -0.10                 | 0.33                              | 0.73              | 1.00                  |              |                         |                   |                      |                             |                                |
| Poverty Rate                   | 0.01                  | 0.31                              | 0.90              | 0.68                  | 1.00         |                         |                   |                      |                             |                                |
| Median Household Income        | 0.10                  | -0.29                             | -0.69             | -0.49                 | -0.69        | 1.00                    |                   |                      |                             |                                |
| Unemployment Rate              | -0.14                 | 0.17                              | 0.59              | 0.53                  | 0.58         | -0.66                   | 1.00              |                      |                             |                                |
| HS Diploma or Higher           | -0.04                 | -0.30                             | -0.79             | -0.57                 | -0.77        | 0.65                    | -0.54             | 1.00                 |                             |                                |
| Effective Property Tax Rate    | 0.08                  | 0.06                              | 0.34              | 0.24                  | 0.26         | -0.30                   | 0.15              | -0.27                | 1.00                        |                                |
| Equalized Valuation Per Capita | -0.21                 | 0.12                              | -0.16             | -0.10                 | -0.06        | 0.08                    | -0.03             | 0.19                 | -0.36                       | 1.00                           |

## 2017 Municipal Revitalization Index Scores by Ranking

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |         |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|---------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |         |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       | Weighted at 25%     |       |                         |        |                     |       |                      |       |                             |       |                                |         |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | Retained                |        | New                 |       | Retained             |       | Retained                    |       |                                |         |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |         |
| Camden city                                 | Camden     | -26.05    | 100.0          | 1        | 126                       | -3.5%  | 6                            | 18.3% | 1                 | 43.2% | 3                     | 23.2  | 1                   | 39.9% | 1                       | 25,042 | 12                  | 11.1% | 7                    | 67.6% | 203                         | 2.78  | 5                              | 22,145  |
| Salem city                                  | Salem      | -25.00    | 97.1           | 2        | 28                        | -10.9% | 4                            | 23.6% | 2                 | 39.6% | 6                     | 18.4  | 2                   | 39.6% | 3                       | 26,320 | 4                   | 14.1% | 25                   | 76.3% | 5                           | 4.82  | 9                              | 30,568  |
| Atlantic City city                          | Atlantic   | -23.33    | 92.4           | 3        | 103                       | -4.0%  | 24                           | 14.4% | 6                 | 31.6% | 4                     | 19.7  | 3                   | 36.9% | 2                       | 25,737 | 5                   | 13.2% | 9                    | 69.6% | 86                          | 3.31  | 368                            | 163,937 |
| Bridgeton city                              | Cumberland | -21.12    | 86.3           | 4        | 337                       | 2.9%   | 30                           | 13.5% | 7                 | 30.0% | 7                     | 17.6  | 8                   | 32.0% | 15                      | 36,208 | 22                  | 10.0% | 2                    | 61.5% | 16                          | 4.30  | 3                              | 19,269  |
| Wildwood city                               | Cape May   | -20.60    | 84.8           | 5        | 109                       | -3.9%  | 55                           | 11.2% | 25                | 20.2% | 8                     | 15.9  | 13                  | 29.1% | 4                       | 27,067 | 1                   | 20.3% | 37                   | 79.7% | 375                         | 2.24  | 486                            | 276,210 |
| Seaside Heights borough                     | Ocean      | -19.76    | 82.5           | 6        | 70                        | -5.9%  | 3                            | 25.3% | 16                | 25.0% | 1                     | 31.1  | 18                  | 25.3% | 12                      | 33,958 | 67                  | 7.8%  | 34                   | 79.3% | 443                         | 2.04  | 448                            | 220,392 |
| Penns Grove borough                         | Salem      | -19.72    | 82.4           | 7        | 184                       | -1.7%  | 19                           | 15.6% | 5                 | 36.1% | 12                    | 12.3  | 11                  | 30.4% | 5                       | 31,406 | 26                  | 9.8%  | 5                    | 66.8% | 14                          | 4.35  | 7                              | 27,080  |
| Paterson city                               | Passaic    | -19.43    | 81.6           | 8        | 247                       | 0.6%   | 48                           | 11.8% | 4                 | 36.4% | 9                     | 15.2  | 13                  | 29.1% | 8                       | 32,915 | 20                  | 10.1% | 13                   | 71.4% | 40                          | 3.80  | 15                             | 42,592  |
| Woodbine borough                            | Cape May   | -18.05    | 77.7           | 9        | 139                       | -3.2%  | 173                          | 7.6%  | 10                | 27.1% | 16                    | 11.3  | 15                  | 28.9% | 14                      | 34,906 | 14                  | 10.9% | 1                    | 61.3% | 512                         | 1.56  | 69                             | 63,856  |
| Passaic city                                | Passaic    | -17.45    | 76.1           | 10       | 383                       | 3.9%   | 115                          | 8.7%  | 3                 | 36.5% | 22                    | 8.8   | 10                  | 31.6% | 6                       | 31,832 | 61                  | 8.0%  | 4                    | 65.7% | 121                         | 3.13  | 25                             | 47,621  |
| Trenton city                                | Mercer     | -17.33    | 75.7           | 11       | 178                       | -1.9%  | 5                            | 19.6% | 11                | 26.9% | 10                    | 14.6  | 16                  | 28.3% | 13                      | 34,257 | 61                  | 8.0%  | 11                   | 71.0% | 6                           | 4.77  | 8                              | 28,013  |
| Newark city                                 | Essex      | -16.53    | 73.5           | 12       | 332                       | 2.8%   | 17                           | 15.8% | 9                 | 29.3% | 15                    | 11.7  | 12                  | 29.7% | 10                      | 33,139 | 37                  | 8.8%  | 16                   | 72.3% | 166                         | 2.90  | 29                             | 48,803  |
| Pleasantville city                          | Atlantic   | -16.37    | 73.1           | 13       | 360                       | 3.3%   | 74                           | 10.4% | 14                | 25.4% | 17                    | 11.0  | 22                  | 24.8% | 27                      | 41,633 | 10                  | 11.6% | 10                   | 70.1% | 23                          | 4.07  | 12                             | 37,801  |
| Wrightstown borough                         | Burlington | -15.46    | 70.5           | 14       | 238                       | 0.3%   | 222                          | 6.8%  | 24                | 20.4% | 2                     | 26.4  | 29                  | 21.4% | 41                      | 46,625 | 174                 | 5.9%  | 23                   | 75.7% | 231                         | 2.70  | 22                             | 47,140  |
| Woodylyne borough                           | Camden     | -14.69    | 68.4           | 15       | 291                       | 1.8%   | 52                           | 11.5% | 13                | 26.0% | 20                    | 9.5   | 20                  | 24.9% | 23                      | 40,913 | 51                  | 8.3%  | 19                   | 74.7% | 2                           | 7.56  | 6                              | 23,363  |
| Paulsboro borough                           | Gloucester | -14.44    | 67.7           | 16       | 141                       | -3.1%  | 12                           | 16.2% | 8                 | 29.9% | 21                    | 8.8   | 5                   | 33.8% | 24                      | 40,925 | 26                  | 9.8%  | 139                  | 88.5% | 74                          | 3.40  | 64                             | 62,442  |
| New Brunswick city                          | Middlesex  | -13.37    | 64.7           | 17       | 506                       | 9.0%   | 117                          | 8.6%  | 23                | 20.8% | 41                    | 5.8   | 4                   | 34.7% | 19                      | 38,435 | 267                 | 5.1%  | 3                    | 61.6% | 246                         | 2.66  | 46                             | 56,683  |
| Egg Harbor City city                        | Atlantic   | -12.32    | 61.8           | 18       | 79                        | -5.0%  | 21                           | 15.3% | 54                | 15.0% | 11                    | 13.9  | 54                  | 15.7% | 28                      | 43,235 | 23                  | 9.9%  | 38                   | 80.0% | 18                          | 4.25  | 42                             | 55,141  |
| Union City city                             | Hudson     | -12.20    | 61.5           | 19       | 423                       | 4.9%   | 90                           | 9.8%  | 12                | 26.6% | 66                    | 4.2   | 20                  | 24.9% | 26                      | 41,107 | 135                 | 6.4%  | 6                    | 67.4% | 122                         | 3.13  | 33                             | 51,504  |
| Asbury Park city                            | Monmouth   | -11.98    | 60.8           | 20       | 82                        | -4.9%  | 38                           | 12.5% | 15                | 25.1% | 55                    | 4.9   | 9                   | 31.9% | 7                       | 32,755 | 77                  | 7.6%  | 47                   | 82.0% | 462                         | 1.95  | 149                            | 89,178  |
| East Orange city                            | Essex      | -11.89    | 60.6           | 21       | 148                       | -2.9%  | 13                           | 16.1% | 20                | 23.1% | 19                    | 9.5   | 30                  | 21.1% | 17                      | 36,921 | 43                  | 8.6%  | 78                   | 85.4% | 12                          | 4.42  | 14                             | 41,716  |
| City of Orange township                     | Essex      | -11.75    | 60.2           | 22       | 173                       | -2.1%  | 25                           | 14.2% | 21                | 23.0% | 48                    | 5.3   | 17                  | 25.5% | 11                      | 33,233 | 67                  | 7.8%  | 36                   | 79.6% | 19                          | 4.19  | 26                             | 47,810  |
| Irvington township                          | Essex      | -11.65    | 59.9           | 23       | 92                        | -4.4%  | 15                           | 16.0% | 35                | 17.6% | 26                    | 8.3   | 23                  | 23.7% | 16                      | 36,782 | 47                  | 8.5%  | 45                   | 81.8% | 9                           | 4.56  | 11                             | 37,551  |
| Commercial township                         | Cumberland | -11.49    | 59.5           | 24       | 169                       | -2.2%  | 23                           | 14.5% | 19                | 23.5% | 220                   | 1.2   | 27                  | 22.0% | 40                      | 46,195 | 8                   | 11.8% | 27                   | 77.7% | 271                         | 2.59  | 18                             | 45,679  |
| Perth Amboy city                            | Middlesex  | -11.25    | 58.8           | 25       | 471                       | 6.4%   | 249                          | 6.3%  | 40                | 17.3% | 76                    | 3.7   | 25                  | 22.8% | 33                      | 44,024 | 32                  | 9.3%  | 8                    | 67.9% | 158                         | 2.94  | 57                             | 60,886  |
| Plainfield city                             | Union      | -10.22    | 55.9           | 26       | 445                       | 5.5%   | 97                           | 9.4%  | 28                | 19.8% | 67                    | 4.2   | 24                  | 23.0% | 78                      | 54,500 | 88                  | 7.4%  | 14                   | 72.1% | 62                          | 3.53  | 41                             | 54,550  |
| Phillipsburg town                           | Warren     | -10.04    | 55.4           | 27       | 64                        | -6.4%  | 33                           | 13.2% | 29                | 19.6% | 27                    | 8.2   | 36                  | 18.9% | 34                      | 44,537 | 150                 | 6.2%  | 30                   | 78.2% | 69                          | 3.45  | 31                             | 50,444  |
| Elizabeth city                              | Union      | -9.76     | 54.7           | 28       | 449                       | 5.7%   | 63                           | 10.7% | 34                | 18.2% | 56                    | 4.9   | 35                  | 19.0% | 30                      | 43,568 | 97                  | 7.2%  | 17                   | 72.8% | 64                          | 3.52  | 39                             | 54,226  |
| Millville city                              | Cumberland | -9.62     | 54.3           | 29       | 314                       | 2.5%   | 98                           | 9.4%  | 42                | 16.3% | 14                    | 11.8  | 40                  | 17.5% | 46                      | 49,133 | 37                  | 8.8%  | 107                  | 86.7% | 164                         | 2.91  | 44                             | 56,050  |
| Pemberton borough                           | Burlington | -9.30     | 53.4           | 30       | 361                       | 3.3%   | 67                           | 10.5% | 43                | 16.2% | 5                     | 18.8  | 57                  | 15.3% | 184                     | 67,098 | 96                  | 7.3%  | 170                  | 89.5% | 507                         | 1.62  | 118                            | 80,045  |
| Vineland city                               | Cumberland | -8.98     | 52.5           | 31       | 413                       | 4.4%   | 152                          | 7.9%  | 38                | 17.4% | 42                    | 5.8   | 46                  | 16.9% | 48                      | 49,453 | 51                  | 8.3%  | 26                   | 76.4% | 337                         | 2.37  | 77                             | 67,339  |
| Lindenwold borough                          | Camden     | -8.96     | 52.4           | 32       | 217                       | -0.6%  | 35                           | 12.7% | 62                | 14.0% | 28                    | 8.2   | 39                  | 17.6% | 20                      | 38,906 | 99                  | 7.1%  | 51                   | 82.5% | 15                          | 4.32  | 10                             | 33,406  |
| Woodbury city                               | Gloucester | -8.74     | 51.8           | 33       | 159                       | -2.5%  | 56                           | 11.2% | 31                | 18.7% | 33                    | 7.2   | 27                  | 22.0% | 65                      | 51,922 | 111                 | 6.8%  | 110                  | 87.0% | 20                          | 4.17  | 50                             | 59,004  |
| Sussex borough                              | Sussex     | -8.72     | 51.8           | 34       | 61                        | -6.5%  | 18                           | 15.6% | 64                | 13.9% | 31                    | 7.3   | 34                  | 19.2% | 18                      | 37,241 | 106                 | 6.9%  | 61                   | 83.6% | 131                         | 3.07  | 63                             | 62,186  |
| West New York town                          | Hudson     | -8.61     | 51.5           | 35       | 535                       | 13.0%  | 266                          | 6.2%  | 25                | 20.2% | 77                    | 3.6   | 26                  | 22.1% | 37                      | 45,370 | 227                 | 5.4%  | 18                   | 73.0% | 237                         | 2.68  | 30                             | 50,019  |
| Buena borough                               | Atlantic   | -8.39     | 50.9           | 36       | 382                       | 3.9%   | 192                          | 7.3%  | 69                | 13.4% | 44                    | 5.7   | 113                 | 10.9% | 39                      | 46,169 | 18                  | 10.2% | 28                   | 77.8% | 126                         | 3.11  | 53                             | 60,153  |
| Lakewood township                           | Ocean      | -8.20     | 50.3           | 37       | 559                       | 25.8%  | 199                          | 7.2%  | 17                | 24.0% | 163                   | 1.8   | 7                   | 32.1% | 25                      | 40,983 | 267                 | 5.1%  | 56                   | 83.3% | 381                         | 2.23  | 152                            | 90,863  |
| Prospect Park borough                       | Passaic    | -8.18     | 50.3           | 38       | 298                       | 2.0%   | 93                           | 9.6%  | 22                | 22.2% | 37                    | 6.4   | 43                  | 17.4% | 72                      | 53,889 | 135                 | 6.4%  | 84                   | 85.7% | 8                           | 4.63  | 24                             | 47,347  |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |         |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|---------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |         |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |        | Weighted at 25%     |       |                      |       |                             |       |                                |         |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |        | Retained            |       | New                  |       | Retained                    |       | Retained                       |         |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |         |
| Keansburg borough                           | Monmouth   | -8.11     | 50.1           | 39       | 72                        | -5.7%  | 9                            | 17.9% | 18                | 23.8% | 90                    | 3.2   | 50                  | 16.2% | 43                      | 47,686 | 106                 | 6.9%  | 73                   | 85.0% | 109                         | 3.18  | 37                             | 52,523  |
| Beverly city                                | Burlington | -8.07     | 50.0           | 40       | 51                        | -7.0%  | 70                           | 10.4% | 30                | 19.5% | 30                    | 7.8   | 71                  | 14.0% | 60                      | 50,880 | 67                  | 7.8%  | 170                  | 89.5% | 13                          | 4.36  | 28                             | 48,755  |
| North Wildwood city                         | Cape May   | -7.82     | 49.3           | 41       | 25                        | -12.0% | 110                          | 8.9%  | 216               | 5.9%  | 98                    | 3.1   | 157                 | 9.5%  | 31                      | 43,941 | 2                   | 16.9% | 123                  | 87.7% | 538                         | 1.19  | 537                            | 658,747 |
| Clementon borough                           | Camden     | -7.70     | 49.0           | 42       | 182                       | -1.7%  | 217                          | 6.9%  | 87                | 11.2% | 24                    | 8.5   | 38                  | 18.6% | 66                      | 52,661 | 37                  | 8.8%  | 177                  | 89.8% | 24                          | 4.05  | 32                             | 51,342  |
| Victory Gardens borough                     | Morris     | -7.68     | 48.9           | 43       | 209                       | -0.8%  | 506                          | 2.5%  | 25                | 20.2% | 119                   | 2.6   | 19                  | 25.2% | 21                      | 39,811 | 238                 | 5.3%  | 50                   | 82.3% | 301                         | 2.49  | 21                             | 47,101  |
| Fairfield township                          | Cumberland | -7.54     | 48.5           | 44       | 226                       | -0.3%  | 132                          | 8.3%  | 57                | 14.8% | 269                   | 0.8   | 74                  | 13.7% | 50                      | 50,154 | 15                  | 10.6% | 31                   | 78.5% | 309                         | 2.46  | 19                             | 45,876  |
| South Toms River borough                    | Ocean      | -7.26     | 47.7           | 45       | 230                       | -0.1%  | 303                          | 5.6%  | 35                | 17.6% | 46                    | 5.4   | 74                  | 13.7% | 168                     | 66,250 | 55                  | 8.2%  | 40                   | 80.4% | 250                         | 2.63  | 52                             | 59,407  |
| Lawnside borough                            | Camden     | -7.21     | 47.6           | 46       | 320                       | 2.6%   | 59                           | 11.0% | 46                | 15.7% | 51                    | 5.1   | 51                  | 15.9% | 106                     | 59,279 | 20                  | 10.1% | 202                  | 90.7% | 49                          | 3.66  | 113                            | 78,088  |
| Lawrence township                           | Cumberland | -6.80     | 46.4           | 47       | 485                       | 7.3%   | 71                           | 10.4% | 64                | 13.9% | 96                    | 3.1   | 47                  | 16.4% | 165                     | 65,917 | 15                  | 10.6% | 84                   | 85.7% | 253                         | 2.63  | 81                             | 68,217  |
| Buena Vista township                        | Atlantic   | -6.78     | 46.4           | 48       | 170                       | -2.2%  | 87                           | 9.9%  | 166               | 7.2%  | 69                    | 4.1   | 40                  | 17.5% | 53                      | 50,421 | 18                  | 10.2% | 82                   | 85.6% | 308                         | 2.46  | 115                            | 78,729  |
| Chesilhurst borough                         | Camden     | -6.64     | 46.0           | 49       | 364                       | 3.4%   | 262                          | 6.2%  | 83                | 11.4% | 99                    | 3.1   | 45                  | 17.1% | 69                      | 53,516 | 51                  | 8.3%  | 42                   | 80.9% | 89                          | 3.29  | 35                             | 52,072  |
| Haledon borough                             | Passaic    | -6.60     | 45.9           | 50       | 348                       | 3.1%   | 351                          | 4.9%  | 33                | 18.3% | 36                    | 6.4   | 78                  | 12.9% | 148                     | 64,024 | 116                 | 6.6%  | 60                   | 83.5% | 21                          | 4.12  | 68                             | 63,691  |
| Gloucester City city                        | Camden     | -6.42     | 45.4           | 51       | 190                       | -1.6%  | 61                           | 10.9% | 62                | 14.0% | 45                    | 5.6   | 153                 | 9.6%  | 55                      | 50,615 | 55                  | 8.2%  | 74                   | 85.1% | 63                          | 3.52  | 27                             | 48,039  |
| Flemington borough                          | Hunterdon  | -6.41     | 45.4           | 52       | 375                       | 3.6%   | 138                          | 8.2%  | 47                | 15.6% | 92                    | 3.2   | 40                  | 17.5% | 52                      | 50,333 | 437                 | 4.1%  | 19                   | 74.7% | 165                         | 2.90  | 179                            | 97,503  |
| Garfield city                               | Bergen     | -6.40     | 45.3           | 53       | 457                       | 5.9%   | 221                          | 6.9%  | 51                | 15.3% | 85                    | 3.4   | 48                  | 16.3% | 38                      | 45,469 | 88                  | 7.4%  | 63                   | 83.7% | 279                         | 2.57  | 89                             | 70,128  |
| Carneys Point township                      | Salem      | -6.28     | 45.0           | 54       | 210                       | -0.8%  | 44                           | 11.9% | 78                | 12.1% | 53                    | 5.0   | 87                  | 12.4% | 68                      | 53,474 | 83                  | 7.5%  | 48                   | 82.2% | 162                         | 2.92  | 96                             | 72,641  |
| Pine Hill borough                           | Camden     | -6.21     | 44.8           | 55       | 233                       | 0.1%   | 185                          | 7.4%  | 47                | 15.6% | 91                    | 3.2   | 66                  | 14.3% | 51                      | 50,184 | 55                  | 8.2%  | 139                  | 88.5% | 11                          | 4.43  | 17                             | 45,018  |
| Newton town                                 | Sussex     | -6.18     | 44.7           | 56       | 129                       | -3.4%  | 95                           | 9.5%  | 45                | 15.8% | 79                    | 3.5   | 66                  | 14.3% | 45                      | 48,409 | 124                 | 6.5%  | 72                   | 84.9% | 29                          | 3.91  | 111                            | 77,915  |
| Brooklawn borough                           | Camden     | -6.14     | 44.6           | 57       | 132                       | -3.4%  | 203                          | 7.2%  | 58                | 14.6% | 68                    | 4.1   | 58                  | 15.1% | 112                     | 60,208 | 74                  | 7.7%  | 92                   | 86.0% | 54                          | 3.57  | 51                             | 59,195  |
| Westville borough                           | Gloucester | -6.13     | 44.6           | 58       | 89                        | -4.6%  | 128                          | 8.4%  | 59                | 14.5% | 32                    | 7.3   | 77                  | 13.2% | 102                     | 58,824 | 67                  | 7.8%  | 247                  | 92.0% | 27                          | 3.95  | 48                             | 58,889  |
| Mount Holly township                        | Burlington | -6.07     | 44.4           | 59       | 42                        | -8.0%  | 53                           | 11.4% | 83                | 11.4% | 18                    | 10.1  | 121                 | 10.6% | 103                     | 58,884 | 103                 | 7.0%  | 162                  | 89.3% | 183                         | 2.86  | 67                             | 63,083  |
| Burlington city                             | Burlington | -6.02     | 44.3           | 60       | 165                       | -2.3%  | 22                           | 14.6% | 72                | 13.2% | 23                    | 8.6   | 139                 | 10.0% | 82                      | 55,072 | 97                  | 7.2%  | 177                  | 89.8% | 91                          | 3.28  | 70                             | 65,979  |
| Somers Point city                           | Atlantic   | -5.96     | 44.1           | 61       | 60                        | -6.5%  | 271                          | 6.1%  | 85                | 11.3% | 49                    | 5.1   | 81                  | 12.8% | 54                      | 50,450 | 34                  | 9.0%  | 141                  | 88.6% | 196                         | 2.81  | 216                            | 105,209 |
| Maurice River township                      | Cumberland | -5.89     | 43.9           | 62       | 166                       | -2.2%  | 65                           | 10.5% | 125               | 9.0%  | 290                   | 0.6   | 321                 | 5.5%  | 142                     | 63,333 | 17                  | 10.3% | 14                   | 72.1% | 315                         | 2.44  | 13                             | 38,108  |
| Downe township                              | Cumberland | -5.82     | 43.7           | 63       | 84                        | -4.9%  | 34                           | 12.8% | 149               | 7.9%  | 71                    | 3.9   | 130                 | 10.4% | 36                      | 45,333 | 59                  | 8.1%  | 41                   | 80.5% | 377                         | 2.24  | 185                            | 98,704  |
| Jersey City city                            | Hudson     | -5.80     | 43.7           | 64       | 511                       | 9.6%   | 64                           | 10.5% | 52                | 15.2% | 40                    | 5.9   | 33                  | 19.3% | 107                     | 59,537 | 238                 | 5.3%  | 80                   | 85.5% | 391                         | 2.20  | 178                            | 97,231  |
| East Newark borough                         | Hudson     | -5.71     | 43.4           | 65       | 532                       | 12.0%  | 278                          | 6.0%  | 91                | 11.0% | 158                   | 1.9   | 31                  | 19.9% | 47                      | 49,375 | 150                 | 6.2%  | 33                   | 79.0% | 204                         | 2.78  | 20                             | 46,986  |
| National Park borough                       | Gloucester | -5.56     | 43.0           | 66       | 90                        | -4.6%  | 295                          | 5.7%  | 68                | 13.5% | 34                    | 6.7   | 157                 | 9.5%  | 96                      | 57,356 | 61                  | 8.0%  | 184                  | 90.0% | 22                          | 4.09  | 34                             | 52,040  |
| Ocean Gate borough                          | Ocean      | -5.35     | 42.4           | 67       | 155                       | -2.8%  | 277                          | 6.1%  | 38                | 17.4% | 25                    | 8.5   | 78                  | 12.9% | 177                     | 66,667 | 116                 | 6.6%  | 277                  | 92.6% | 353                         | 2.29  | 248                            | 112,585 |
| Ventnor City city                           | Atlantic   | -5.34     | 42.4           | 68       | 22                        | -12.6% | 201                          | 7.2%  | 41                | 16.6% | 434                   | 0.0   | 69                  | 14.2% | 62                      | 50,978 | 47                  | 8.5%  | 131                  | 88.0% | 379                         | 2.23  | 438                            | 207,281 |
| Mullica township                            | Atlantic   | -5.28     | 42.2           | 69       | 195                       | -1.4%  | 75                           | 10.4% | 129               | 8.7%  | 164                   | 1.8   | 139                 | 10.0% | 187                     | 67,269 | 9                   | 11.7% | 91                   | 85.9% | 291                         | 2.53  | 116                            | 78,948  |
| Guttenberg town                             | Hudson     | -5.12     | 41.8           | 70       | 493                       | 7.7%   | 220                          | 6.9%  | 47                | 15.6% | 134                   | 2.3   | 56                  | 15.4% | 92                      | 56,837 | 321                 | 4.8%  | 34                   | 79.3% | 106                         | 3.20  | 126                            | 81,467  |
| Pennsauken township                         | Camden     | -5.11     | 41.7           | 71       | 211                       | -0.8%  | 77                           | 10.3% | 64                | 13.9% | 58                    | 4.9   | 118                 | 10.7% | 141                     | 63,279 | 135                 | 6.4%  | 65                   | 84.2% | 87                          | 3.30  | 85                             | 69,789  |
| Roselle borough                             | Union      | -5.10     | 41.7           | 72       | 345                       | 3.1%   | 251                          | 6.3%  | 89                | 11.1% | 172                   | 1.8   | 65                  | 14.6% | 29                      | 43,397 | 88                  | 7.4%  | 110                  | 87.0% | 7                           | 4.66  | 65                             | 62,649  |
| Freehold borough                            | Monmouth   | -5.10     | 41.7           | 73       | 289                       | 1.8%   | 151                          | 7.9%  | 50                | 15.5% | 307                   | 0.6   | 55                  | 15.6% | 80                      | 54,595 | 383                 | 4.4%  | 24                   | 76.1% | 225                         | 2.72  | 140                            | 86,303  |
| Lower township                              | Cape May   | -5.09     | 41.7           | 74       | 146                       | -3.0%  | 301                          | 5.7%  | 142               | 8.3%  | 94                    | 3.2   | 125                 | 10.5% | 76                      | 54,455 | 12                  | 11.1% | 125                  | 87.9% | 513                         | 1.56  | 386                            | 170,917 |
| Fairview borough                            | Bergen     | -5.06     | 41.6           | 75       | 476                       | 7.0%   | 205                          | 7.1%  | 81                | 11.7% | 197                   | 1.4   | 44                  | 17.2% | 71                      | 53,846 | 339                 | 4.7%  | 22                   | 75.6% | 226                         | 2.71  | 153                            | 91,087  |
| Audubon Park borough                        | Camden     | -5.02     | 41.5           | 76       | 83                        | -4.9%  | 528                          | 2.0%  | 173               | 7.0%  | 241                   | 1.0   | 184                 | 8.6%  | 35                      | 44,722 | 30                  | 9.7%  | 65                   | 84.2% | 3                           | 5.38  | 4                              | 20,746  |
| Lodi borough                                | Bergen     | -5.01     | 41.5           | 77       | 373                       | 3.5%   | 219                          | 6.9%  | 74                | 13.1% | 161                   | 1.9   | 60                  | 14.9% | 57                      | 50,774 | 124                 | 6.5%  | 55                   | 83.2% | 143                         | 3.02  | 129                            | 83,045  |
| Long Branch city                            | Monmouth   | -4.94     | 41.3           | 78       | 205                       | -1.0%  | 84                           | 10.0% | 82                | 11.6% | 159                   | 1.9   | 37                  | 18.7% | 44                      | 48,327 | 194                 | 5.7%  | 64                   | 84.1% | 457                         | 1.97  | 344                            | 153,710 |
| Riverside township                          | Burlington | -4.71     | 40.6           | 79       | 157                       | -2.6%  | 50                           | 11.7% | 77                | 12.5% | 63                    | 4.4   | 99                  | 11.6% | 77                      | 54,492 | 213                 | 5.5%  | 78                   | 85.4% | 75                          | 3.39  | 38                             | 53,693  |
| North Bergen township                       | Hudson     | -4.65     | 40.5           | 80       | 482                       | 7.2%   | 246                          | 6.4%  | 44                | 16.1% | 434                   | 0.0   | 52                  | 15.8% | 84                      | 55,222 | 194                 | 5.7%  | 43                   | 81.2% | 208                         | 2.77  | 143                            | 87,260  |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |        | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |        | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Hamilton township                           | Atlantic   | -4.57     | 40.2           | 81       | 523                       | 10.9%  | 171                          | 7.6%  | 97                | 10.6% | 54                    | 5.0   | 96                  | 11.8% | 116                     | 60,838 | 43                  | 8.6%  | 160                  | 89.2% | 232                         | 2.70  | 119                            | 80,078    |
| Bayonne city                                | Hudson     | -4.56     | 40.2           | 82       | 489                       | 7.5%   | 293                          | 5.8%  | 79                | 12.0% | 57                    | 4.9   | 62                  | 14.8% | 75                      | 54,413 | 174                 | 5.9%  | 116                  | 87.3% | 101                         | 3.22  | 127                            | 81,946    |
| Bellmawr borough                            | Camden     | -4.54     | 40.2           | 83       | 198                       | -1.2%  | 178                          | 7.5%  | 115               | 9.3%  | 64                    | 4.4   | 66                  | 14.3% | 58                      | 50,784 | 124                 | 6.5%  | 154                  | 89.0% | 41                          | 3.79  | 72                             | 66,466    |
| Hi-Nella borough                            | Camden     | -4.54     | 40.1           | 84       | 171                       | -2.2%  | 106                          | 9.0%  | 156               | 7.6%  | 133                   | 2.3   | 72                  | 13.8% | 42                      | 47,589 | 55                  | 8.2%  | 202                  | 90.7% | 10                          | 4.53  | 16                             | 43,227    |
| Dover town                                  | Morris     | -4.52     | 40.1           | 85       | 243                       | 0.4%   | 273                          | 6.1%  | 54                | 15.0% | 156                   | 1.9   | 219                 | 7.6%  | 115                     | 60,822 | 398                 | 4.3%  | 12                   | 71.2% | 361                         | 2.27  | 95                             | 72,499    |
| Cape May city                               | Cape May   | -4.51     | 40.1           | 86       | 47                        | -7.4%  | 45                           | 11.9% | 351               | 3.2%  | 173                   | 1.7   | 78                  | 12.9% | 56                      | 50,625 | 7                   | 12.5% | 215                  | 91.3% | 550                         | 0.87  | 542                            | 811,726   |
| Harrison town                               | Hudson     | -4.49     | 40.0           | 87       | 533                       | 12.2%  | 311                          | 5.5%  | 70                | 13.3% | 187                   | 1.5   | 72                  | 13.8% | 91                      | 56,713 | 238                 | 5.3%  | 29                   | 77.9% | 146                         | 3.01  | 130                            | 83,235    |
| Willingboro township                        | Burlington | -4.44     | 39.9           | 88       | 73                        | -5.6%  | 212                          | 7.0%  | 102               | 10.1% | 38                    | 6.3   | 136                 | 10.1% | 161                     | 64,969 | 88                  | 7.4%  | 193                  | 90.4% | 38                          | 3.81  | 45                             | 56,056    |
| Clayton borough                             | Gloucester | -4.43     | 39.8           | 89       | 510                       | 9.5%   | 196                          | 7.3%  | 37                | 17.5% | 170                   | 1.8   | 172                 | 9.1%  | 143                     | 63,628 | 65                  | 7.9%  | 109                  | 86.9% | 53                          | 3.58  | 40                             | 54,404    |
| Middle township                             | Cape May   | -4.40     | 39.8           | 90       | 447                       | 5.7%   | 176                          | 7.5%  | 222               | 5.8%  | 74                    | 3.8   | 197                 | 8.2%  | 136                     | 62,887 | 11                  | 11.5% | 118                  | 87.4% | 499                         | 1.69  | 319                            | 140,503   |
| Pemberton township                          | Burlington | -4.35     | 39.6           | 91       | 105                       | -4.0%  | 210                          | 7.1%  | 100               | 10.2% | 72                    | 3.9   | 94                  | 11.9% | 118                     | 61,039 | 83                  | 7.5%  | 108                  | 86.8% | 387                         | 2.21  | 36                             | 52,135    |
| Glassboro borough                           | Gloucester | -4.31     | 39.5           | 92       | 286                       | 1.7%   | 81                           | 10.1% | 115               | 9.3%  | 60                    | 4.5   | 32                  | 19.5% | 150                     | 64,246 | 141                 | 6.3%  | 257                  | 92.2% | 68                          | 3.45  | 56                             | 60,811    |
| Hammonton town                              | Atlantic   | -4.26     | 39.4           | 93       | 279                       | 1.5%   | 161                          | 7.8%  | 148               | 8.0%  | 73                    | 3.9   | 125                 | 10.5% | 135                     | 62,798 | 59                  | 8.1%  | 70                   | 84.7% | 297                         | 2.51  | 160                            | 92,470    |
| Berlin township                             | Camden     | -4.22     | 39.3           | 94       | 307                       | 2.2%   | 245                          | 6.4%  | 102               | 10.1% | 103                   | 2.9   | 136                 | 10.1% | 104                     | 58,893 | 103                 | 7.0%  | 56                   | 83.3% | 55                          | 3.56  | 214                            | 104,980   |
| Winfield township                           | Union      | -4.02     | 38.7           | 95       | 295                       | 1.9%   | 544                          | 1.5%  | 231               | 5.6%  | 434                   | 0.0   | 148                 | 9.8%  | 73                      | 54,167 | 213                 | 5.5%  | 264                  | 92.4% | 1                           | 18.60 | 2                              | 10,953    |
| Wildwood Crest borough                      | Cape May   | -4.01     | 38.7           | 96       | 26                        | -11.5% | 504                          | 2.5%  | 149               | 7.9%  | 122                   | 2.5   | 389                 | 4.4%  | 164                     | 65,547 | 3                   | 14.8% | 401                  | 95.0% | 535                         | 1.25  | 538                            | 680,200   |
| Brigantine city                             | Atlantic   | -3.98     | 38.6           | 97       | 11                        | -17.8% | 354                          | 4.8%  | 143               | 8.2%  | 78                    | 3.6   | 94                  | 11.9% | 94                      | 57,031 | 47                  | 8.5%  | 202                  | 90.7% | 504                         | 1.65  | 520                            | 359,038   |
| Shrewsbury township                         | Monmouth   | -3.91     | 38.4           | 98       | 215                       | -0.7%  | 49                           | 11.8% | 52                | 15.2% | 252                   | 0.9   | 48                  | 16.3% | 61                      | 50,909 | 238                 | 5.3%  | 202                  | 90.7% | 133                         | 3.07  | 23                             | 47,192    |
| West Wildwood borough                       | Cape May   | -3.88     | 38.3           | 99       | 451                       | 5.7%   | 305                          | 5.6%  | 216               | 5.9%  | 434                   | 0.0   | 290                 | 6.0%  | 59                      | 50,795 | 6                   | 12.7% | 93                   | 86.1% | 520                         | 1.50  | 525                            | 407,477   |
| West Cape May borough                       | Cape May   | -3.84     | 38.2           | 100      | 88                        | -4.7%  | 51                           | 11.6% | 110               | 9.6%  | 434                   | 0.0   | 76                  | 13.5% | 49                      | 49,839 | 23                  | 9.9%  | 259                  | 92.3% | 536                         | 1.22  | 528                            | 464,293   |
| Carteret borough                            | Middlesex  | -3.80     | 38.1           | 101      | 518                       | 10.1%  | 294                          | 5.8%  | 89                | 11.1% | 143                   | 2.1   | 58                  | 15.1% | 183                     | 67,068 | 124                 | 6.5%  | 67                   | 84.3% | 209                         | 2.77  | 201                            | 101,731   |
| Estell Manor city                           | Atlantic   | -3.80     | 38.1           | 102      | 290                       | 1.8%   | 189                          | 7.4%  | 287               | 4.3%  | 13                    | 12.1  | 342                 | 5.1%  | 278                     | 78,750 | 43                  | 8.6%  | 242                  | 91.9% | 392                         | 2.20  | 162                            | 92,676    |
| Neptune City borough                        | Monmouth   | -3.71     | 37.8           | 103      | 101                       | -4.1%  | 495                          | 2.7%  | 61                | 14.2% | 95                    | 3.1   | 62                  | 14.8% | 88                      | 55,728 | 124                 | 6.5%  | 314                  | 93.5% | 254                         | 2.62  | 253                            | 114,336   |
| Bass River township                         | Burlington | -3.70     | 37.8           | 104      | 102                       | -4.0%  | 435                          | 3.6%  | 143               | 8.2%  | 282                   | 0.7   | 125                 | 10.5% | 133                     | 62,727 | 26                  | 9.8%  | 102                  | 86.5% | 468                         | 1.93  | 268                            | 120,759   |
| Union Beach borough                         | Monmouth   | -3.69     | 37.8           | 105      | 19                        | -13.8% | 298                          | 5.7%  | 56                | 14.9% | 192                   | 1.4   | 125                 | 10.5% | 176                     | 66,662 | 141                 | 6.3%  | 99                   | 86.4% | 275                         | 2.57  | 174                            | 96,796    |
| Kearny town                                 | Hudson     | -3.67     | 37.7           | 106      | 425                       | 4.9%   | 306                          | 5.6%  | 105               | 10.0% | 155                   | 1.9   | 93                  | 12.0% | 111                     | 60,015 | 135                 | 6.4%  | 56                   | 83.3% | 111                         | 3.16  | 133                            | 84,723    |
| Lakehurst borough                           | Ocean      | -3.65     | 37.7           | 107      | 255                       | 0.8%   | 184                          | 7.4%  | 80                | 11.9% | 141                   | 2.2   | 97                  | 11.7% | 166                     | 66,078 | 77                  | 7.6%  | 141                  | 88.6% | 262                         | 2.61  | 49                             | 58,896    |
| Absecon city                                | Atlantic   | -3.60     | 37.5           | 108      | 264                       | 0.9%   | 230                          | 6.6%  | 237               | 5.5%  | 39                    | 6.0   | 351                 | 4.9%  | 144                     | 63,656 | 35                  | 8.9%  | 120                  | 87.5% | 184                         | 2.86  | 150                            | 89,913    |
| Hackensack city                             | Bergen     | -3.60     | 37.5           | 109      | 432                       | 5.1%   | 190                          | 7.4%  | 115               | 9.3%  | 121                   | 2.5   | 52                  | 15.8% | 85                      | 55,289 | 213                 | 5.5%  | 106                  | 86.6% | 123                         | 3.12  | 278                            | 124,597   |
| Folsom borough                              | Atlantic   | -3.60     | 37.5           | 110      | 76                        | -5.2%  | 253                          | 6.3%  | 75                | 12.9% | 142                   | 2.2   | 272                 | 6.4%  | 168                     | 66,250 | 43                  | 8.6%  | 113                  | 87.1% | 471                         | 1.91  | 166                            | 93,346    |
| Moonachie borough                           | Bergen     | -3.55     | 37.4           | 111      | 301                       | 2.0%   | 114                          | 8.7%  | 147               | 8.1%  | 166                   | 1.8   | 143                 | 9.9%  | 83                      | 55,179 | 106                 | 6.9%  | 44                   | 81.4% | 464                         | 1.94  | 501                            | 297,774   |
| Washington township                         | Burlington | -3.53     | 37.3           | 112      | 355                       | 3.2%   | 317                          | 5.4%  | 185               | 6.8%  | 61                    | 4.5   | 224                 | 7.5%  | 153                     | 64,375 | 77                  | 7.6%  | 46                   | 81.9% | 506                         | 1.64  | 302                            | 132,565   |
| South River borough                         | Middlesex  | -3.49     | 37.2           | 113      | 394                       | 4.1%   | 100                          | 9.3%  | 207               | 6.0%  | 202                   | 1.3   | 104                 | 11.4% | 137                     | 62,972 | 99                  | 7.1%  | 39                   | 80.2% | 356                         | 2.28  | 128                            | 82,337    |
| Hillside township                           | Union      | -3.38     | 36.9           | 114      | 321                       | 2.6%   | 367                          | 4.6%  | 198               | 6.4%  | 185                   | 1.5   | 101                 | 11.5% | 109                     | 59,939 | 67                  | 7.8%  | 95                   | 86.2% | 25                          | 4.01  | 107                            | 76,033    |
| Teterboro borough                           | Bergen     | -3.37     | 36.9           | 115      | 564                       | 56.8%  | 559                          | 0.0%  | 32                | 18.6% | 434                   | 0.0   | 6                   | 32.9% | 9                       | 33,068 | 267                 | 5.1%  | 54                   | 82.9% | 537                         | 1.21  | 564                            | 5,920,543 |
| Mount Ephraim borough                       | Camden     | -3.36     | 36.9           | 116      | 251                       | 0.7%   | 57                           | 11.1% | 102               | 10.1% | 153                   | 1.9   | 87                  | 12.4% | 124                     | 61,715 | 141                 | 6.3%  | 168                  | 89.4% | 17                          | 4.26  | 60                             | 61,336    |
| Quinton township                            | Salem      | -3.23     | 36.5           | 117      | 74                        | -5.6%  | 60                           | 10.9% | 131               | 8.6%  | 184                   | 1.6   | 240                 | 7.1%  | 158                     | 64,722 | 67                  | 7.8%  | 74                   | 85.1% | 272                         | 2.58  | 94                             | 72,330    |
| Magnolia borough                            | Camden     | -3.14     | 36.3           | 118      | 175                       | -2.0%  | 187                          | 7.4%  | 94                | 10.8% | 144                   | 2.1   | 81                  | 12.8% | 99                      | 57,883 | 116                 | 6.6%  | 287                  | 92.9% | 26                          | 3.99  | 59                             | 61,033    |
| Egg Harbor township                         | Atlantic   | -3.09     | 36.1           | 119      | 542                       | 15.0%  | 214                          | 7.0%  | 107               | 9.8%  | 112                   | 2.8   | 157                 | 9.5%  | 247                     | 74,409 | 42                  | 8.7%  | 133                  | 88.1% | 188                         | 2.84  | 167                            | 93,538    |
| Belleville township                         | Essex      | -3.07     | 36.1           | 120      | 275                       | 1.2%   | 244                          | 6.4%  | 115               | 9.3%  | 109                   | 2.8   | 143                 | 9.9%  | 162                     | 65,234 | 141                 | 6.3%  | 95                   | 86.2% | 60                          | 3.54  | 101                            | 74,390    |
| Somerdale borough                           | Camden     | -3.06     | 36.0           | 121      | 397                       | 4.1%   | 242                          | 6.4%  | 99                | 10.5% | 81                    | 3.5   | 133                 | 10.3% | 64                      | 51,633 | 150                 | 6.2%  | 240                  | 91.8% | 30                          | 3.91  | 62                             | 61,982    |
| Runnemede borough                           | Camden     | -3.06     | 36.0           | 122      | 187                       | -1.6%  | 158                          | 7.8%  | 91                | 11.0% | 124                   | 2.5   | 157                 | 9.5%  | 125                     | 61,885 | 150                 | 6.2%  | 141                  | 88.6% | 46                          | 3.70  | 54                             | 60,306    |
| Mannington township                         | Salem      | -3.02     | 35.9           | 123      | 381                       | 3.8%   | 11                           | 16.4% | 151               | 7.8%  | 312                   | 0.6   | 90                  | 12.1% | 233                     | 72,917 | 88                  | 7.4%  | 88                   | 85.8% | 240                         | 2.67  | 258                            | 116,255   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |       |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |         |
|---|------------|-----------|----------------|----------|---------------------------|-------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|---------|
|   |            |           |                |          | 10 Year Population Change |       | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |         |
|   |            |           |                |          | Weighted at 25%           |       |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |        | Weighted at 25%     |       |                      |       |                             |       |                                |         |
|   |            | MRI Score | Distress Score | MRI Rank | Retained                  |       | New                          |       | New               |       | Retained              |       | New                 |       | New                     |        | Retained            |       | New                  |       | Retained                    |       | Retained                       |         |
| Municipality                                | County     |           |                |          | Rank                      | Value | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value   |
| Red Bank borough                            | Monmouth   | -2.96     | 35.8           | 124      | 258                       | 0.8%  | 227                          | 6.7%  | 131               | 8.6%  | 337                   | 0.4   | 60                  | 14.9% | 128                     | 62,028 | 398                 | 4.3%  | 32                   | 78.8% | 417                         | 2.11  | 389                            | 174,239 |
| Deerfield township                          | Cumberland | -2.86     | 35.5           | 125      | 371                       | 3.5%  | 175                          | 7.5%  | 204               | 6.1%  | 244                   | 1.0   | 184                 | 8.6%  | 182                     | 67,012 | 74                  | 7.7%  | 53                   | 82.6% | 142                         | 3.02  | 66                             | 62,726  |
| Linden city                                 | Union      | -2.86     | 35.5           | 126      | 456                       | 5.9%  | 120                          | 8.6%  | 125               | 9.0%  | 195                   | 1.4   | 163                 | 9.4%  | 140                     | 63,250 | 124                 | 6.5%  | 68                   | 84.4% | 85                          | 3.33  | 293                            | 129,116 |
| Galloway township                           | Atlantic   | -2.85     | 35.5           | 127      | 467                       | 6.1%  | 302                          | 5.6%  | 131               | 8.6%  | 136                   | 2.3   | 197                 | 8.2%  | 120                     | 61,530 | 47                  | 8.5%  | 170                  | 89.5% | 202                         | 2.79  | 100                            | 74,296  |
| Manchester township                         | Ocean      | -2.81     | 35.3           | 128      | 385                       | 3.9%  | 68                           | 10.5% | 194               | 6.6%  | 278                   | 0.7   | 196                 | 8.3%  | 22                      | 40,154 | 74                  | 7.7%  | 125                  | 87.9% | 389                         | 2.21  | 141                            | 87,114  |
| Merchantville borough                       | Camden     | -2.71     | 35.1           | 129      | 196                       | -1.4% | 42                           | 12.0% | 94                | 10.8% | 181                   | 1.6   | 342                 | 5.1%  | 203                     | 69,833 | 83                  | 7.5%  | 137                  | 88.2% | 35                          | 3.84  | 76                             | 67,120  |
| Swedesboro borough                          | Gloucester | -2.66     | 34.9           | 130      | 520                       | 10.5% | 37                           | 12.6% | 87                | 11.2% | 43                    | 5.7   | 272                 | 6.4%  | 254                     | 75,595 | 321                 | 4.8%  | 102                  | 86.5% | 36                          | 3.83  | 73                             | 66,779  |
| Manville borough                            | Somerset   | -2.63     | 34.8           | 131      | 241                       | 0.3%  | 20                           | 15.4% | 137               | 8.5%  | 111                   | 2.8   | 143                 | 9.9%  | 155                     | 64,514 | 183                 | 5.8%  | 146                  | 88.7% | 153                         | 2.96  | 134                            | 85,654  |
| Rahway city                                 | Union      | -2.63     | 34.8           | 132      | 519                       | 10.3% | 103                          | 9.1%  | 100               | 10.2% | 102                   | 3.0   | 188                 | 8.5%  | 113                     | 60,374 | 116                 | 6.6%  | 184                  | 90.0% | 59                          | 3.54  | 135                            | 85,721  |
| Bound Brook borough                         | Somerset   | -2.63     | 34.8           | 133      | 268                       | 1.0%  | 7                            | 18.2% | 270               | 4.7%  | 84                    | 3.4   | 134                 | 10.2% | 130                     | 62,263 | 339                 | 4.7%  | 71                   | 84.8% | 90                          | 3.29  | 91                             | 70,482  |
| Wharton borough                             | Morris     | -2.59     | 34.7           | 134      | 329                       | 2.8%  | 500                          | 2.6%  | 70                | 13.3% | 149                   | 2.0   | 211                 | 7.8%  | 174                     | 66,579 | 289                 | 5.0%  | 51                   | 82.5% | 211                         | 2.76  | 198                            | 100,481 |
| Montague township                           | Sussex     | -2.57     | 34.7           | 135      | 260                       | 0.9%  | 69                           | 10.5% | 94                | 10.8% | 82                    | 3.5   | 115                 | 10.8% | 95                      | 57,150 | 183                 | 5.8%  | 296                  | 93.1% | 252                         | 2.63  | 183                            | 98,188  |
| Keyport borough                             | Monmouth   | -2.56     | 34.6           | 136      | 97                        | -4.2% | 299                          | 5.7%  | 140               | 8.4%  | 151                   | 2.0   | 134                 | 10.2% | 79                      | 54,522 | 256                 | 5.2%  | 80                   | 85.5% | 245                         | 2.66  | 184                            | 98,620  |
| Washington borough                          | Warren     | -2.55     | 34.6           | 137      | 94                        | -4.3% | 82                           | 10.1% | 196               | 6.5%  | 118                   | 2.6   | 81                  | 12.8% | 121                     | 61,625 | 194                 | 5.7%  | 209                  | 90.9% | 32                          | 3.89  | 88                             | 70,007  |
| Berkeley township                           | Ocean      | -2.50     | 34.5           | 138      | 248                       | 0.6%  | 181                          | 7.5%  | 222               | 5.8%  | 226                   | 1.2   | 219                 | 7.6%  | 32                      | 43,942 | 77                  | 7.6%  | 118                  | 87.4% | 452                         | 2.00  | 286                            | 126,774 |
| Little Egg Harbor township                  | Ocean      | -2.47     | 34.4           | 139      | 529                       | 11.6% | 92                           | 9.7%  | 131               | 8.6%  | 130                   | 2.4   | 197                 | 8.2%  | 110                     | 60,014 | 65                  | 7.9%  | 179                  | 89.9% | 376                         | 2.24  | 237                            | 110,830 |
| Weymouth township                           | Atlantic   | -2.41     | 34.2           | 140      | 498                       | 8.0%  | 440                          | 3.6%  | 207               | 6.0%  | 434                   | 0.0   | 153                 | 9.6%  | 90                      | 56,681 | 37                  | 8.8%  | 110                  | 87.0% | 390                         | 2.21  | 71                             | 66,462  |
| South Hackensack township                   | Bergen     | -2.38     | 34.2           | 141      | 474                       | 6.6%  | 558                          | 0.5%  | 127               | 8.9%  | 214                   | 1.2   | 139                 | 10.0% | 145                     | 63,693 | 161                 | 6.1%  | 48                   | 82.2% | 264                         | 2.60  | 492                            | 284,617 |
| Pennsville township                         | Salem      | -2.36     | 34.1           | 142      | 110                       | -3.8% | 89                           | 9.9%  | 173               | 7.0%  | 222                   | 1.2   | 101                 | 11.5% | 105                     | 58,939 | 135                 | 6.4%  | 190                  | 90.3% | 77                          | 3.37  | 109                            | 76,899  |
| Neptune township                            | Monmouth   | -2.33     | 34.0           | 143      | 180                       | -1.8% | 154                          | 7.9%  | 97                | 10.6% | 135                   | 2.3   | 121                 | 10.6% | 138                     | 62,992 | 116                 | 6.6%  | 247                  | 92.0% | 421                         | 2.10  | 309                            | 136,374 |
| Belvidere town                              | Warren     | -2.33     | 34.0           | 144      | 52                        | -6.9% | 122                          | 8.6%  | 76                | 12.7% | 227                   | 1.2   | 194                 | 8.4%  | 89                      | 56,221 | 238                 | 5.3%  | 214                  | 91.2% | 31                          | 3.90  | 87                             | 69,951  |
| Franklin township                           | Gloucester | -2.25     | 33.8           | 145      | 305                       | 2.2%  | 94                           | 9.6%  | 114               | 9.5%  | 183                   | 1.6   | 211                 | 7.8%  | 269                     | 77,739 | 67                  | 7.8%  | 154                  | 89.0% | 156                         | 2.95  | 112                            | 77,934  |
| Edgewater Park township                     | Burlington | -2.23     | 33.7           | 146      | 334                       | 2.9%  | 78                           | 10.3% | 107               | 9.8%  | 146                   | 2.0   | 188                 | 8.5%  | 131                     | 62,475 | 267                 | 5.1%  | 84                   | 85.7% | 238                         | 2.68  | 61                             | 61,697  |
| North Plainfield borough                    | Somerset   | -2.18     | 33.6           | 147      | 261                       | 0.9%  | 353                          | 4.8%  | 161               | 7.4%  | 199                   | 1.4   | 121                 | 10.6% | 170                     | 66,272 | 238                 | 5.3%  | 68                   | 84.4% | 50                          | 3.64  | 84                             | 69,789  |
| Clifton city                                | Passaic    | -2.17     | 33.6           | 148      | 460                       | 5.9%  | 111                          | 8.8%  | 115               | 9.3%  | 117                   | 2.6   | 172                 | 9.1%  | 194                     | 67,992 | 183                 | 5.8%  | 120                  | 87.5% | 171                         | 2.89  | 240                            | 111,102 |
| Franklin borough                            | Sussex     | -2.16     | 33.5           | 149      | 57                        | -6.7% | 123                          | 8.6%  | 173               | 7.0%  | 126                   | 2.5   | 175                 | 8.9%  | 97                      | 57,599 | 141                 | 6.3%  | 231                  | 91.6% | 78                          | 3.37  | 137                            | 85,871  |
| Elk township                                | Gloucester | -2.13     | 33.5           | 150      | 441                       | 5.4%  | 256                          | 6.3%  | 60                | 14.4% | 245                   | 1.0   | 224                 | 7.5%  | 190                     | 67,321 | 116                 | 6.6%  | 193                  | 90.4% | 113                         | 3.16  | 147                            | 89,114  |
| Lake Como borough                           | Monmouth   | -2.13     | 33.4           | 151      | 115                       | -3.8% | 40                           | 12.3% | 247               | 5.2%  | 106                   | 2.9   | 70                  | 14.1% | 132                     | 62,663 | 202                 | 5.6%  | 199                  | 90.6% | 489                         | 1.80  | 458                            | 233,247 |
| Northfield city                             | Atlantic   | -2.12     | 33.4           | 152      | 266                       | 1.0%  | 439                          | 3.6%  | 164               | 7.3%  | 221                   | 1.2   | 87                  | 12.4% | 200                     | 68,854 | 83                  | 7.5%  | 212                  | 91.1% | 134                         | 3.07  | 228                            | 108,291 |
| Dennis township                             | Cape May   | -2.12     | 33.4           | 153      | 161                       | -2.4% | 291                          | 5.8%  | 301               | 4.0%  | 293                   | 0.6   | 81                  | 12.8% | 180                     | 66,727 | 51                  | 8.3%  | 154                  | 89.0% | 516                         | 1.54  | 320                            | 140,513 |
| Netcong borough                             | Morris     | -2.10     | 33.4           | 154      | 221                       | -0.4% | 546                          | 1.4%  | 169               | 7.1%  | 212                   | 1.2   | 90                  | 12.1% | 81                      | 54,659 | 150                 | 6.2%  | 170                  | 89.5% | 129                         | 3.09  | 125                            | 81,199  |
| Farmingdale borough                         | Monmouth   | -2.10     | 33.4           | 155      | 33                        | -9.9% | 335                          | 5.1%  | 93                | 10.9% | 272                   | 0.8   | 64                  | 14.7% | 119                     | 61,101 | 124                 | 6.5%  | 442                  | 95.8% | 435                         | 2.07  | 243                            | 111,825 |
| Elsinboro township                          | Salem      | -2.05     | 33.2           | 156      | 46                        | -7.4% | 197                          | 7.2%  | 427               | 1.9%  | 434                   | 0.0   | 118                 | 10.7% | 167                     | 66,094 | 23                  | 9.9%  | 264                  | 92.4% | 214                         | 2.75  | 215                            | 105,048 |
| Upper Deerfield township                    | Cumberland | -2.04     | 33.2           | 157      | 231                       | 0.0%  | 324                          | 5.3%  | 143               | 8.2%  | 286                   | 0.7   | 209                 | 7.9%  | 70                      | 53,547 | 150                 | 6.2%  | 102                  | 86.5% | 205                         | 2.77  | 117                            | 79,114  |
| Alpha borough                               | Warren     | -1.92     | 32.9           | 158      | 44                        | -7.7% | 194                          | 7.3%  | 128               | 8.8%  | 206                   | 1.3   | 153                 | 9.6%  | 101                     | 58,804 | 202                 | 5.6%  | 193                  | 90.4% | 116                         | 3.15  | 157                            | 91,906  |
| Woodstown borough                           | Salem      | -1.88     | 32.8           | 159      | 437                       | 5.3%  | 130                          | 8.4%  | 72                | 13.2% | 137                   | 2.3   | 104                 | 11.4% | 312                     | 82,738 | 141                 | 6.3%  | 336                  | 93.9% | 98                          | 3.24  | 108                            | 76,098  |
| Tuckerton borough                           | Ocean      | -1.86     | 32.7           | 160      | 152                       | -2.8% | 164                          | 7.7%  | 164               | 7.3%  | 169                   | 1.8   | 216                 | 7.7%  | 151                     | 64,273 | 167                 | 6.0%  | 95                   | 86.2% | 347                         | 2.31  | 264                            | 119,328 |
| Hackettstown town                           | Warren     | -1.80     | 32.5           | 161      | 220                       | -0.5% | 431                          | 3.7%  | 166               | 7.2%  | 210                   | 1.3   | 113                 | 10.9% | 154                     | 64,464 | 213                 | 5.5%  | 102                  | 86.5% | 159                         | 2.94  | 202                            | 101,846 |
| Corbin City city                            | Atlantic   | -1.79     | 32.5           | 162      | 249                       | 0.6%  | 165                          | 7.7%  | 110               | 9.6%  | 434                   | 0.0   | 130                 | 10.4% | 93                      | 56,875 | 83                  | 7.5%  | 296                  | 93.1% | 494                         | 1.75  | 225                            | 107,907 |
| Newfield borough                            | Gloucester | -1.73     | 32.3           | 163      | 113                       | -3.8% | 172                          | 7.6%  | 110               | 9.6%  | 205                   | 1.3   | 230                 | 7.3%  | 208                     | 70,556 | 88                  | 7.4%  | 287                  | 92.9% | 82                          | 3.35  | 104                            | 75,036  |
| Jamesburg borough                           | Middlesex  | -1.73     | 32.3           | 164      | 312                       | 2.4%  | 342                          | 5.0%  | 190               | 6.7%  | 125                   | 2.5   | 110                 | 11.1% | 211                     | 70,787 | 227                 | 5.4%  | 122                  | 87.6% | 118                         | 3.14  | 98                             | 73,282  |



| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |        | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |        | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Waterford township                          | Camden     | -1.69     | 32.2           | 165      | 259                       | 0.8%   | 223                          | 6.8%  | 244               | 5.3%  | 123                   | 2.5   | 230                 | 7.3%  | 245                     | 74,250 | 106                 | 6.9%  | 133                  | 88.1% | 56                          | 3.55  | 83                             | 69,556    |
| Wallington borough                          | Bergen     | -1.66     | 32.1           | 166      | 327                       | 2.8%   | 149                          | 8.0%  | 169               | 7.1%  | 260                   | 0.9   | 112                 | 11.0% | 87                      | 55,547 | 161                 | 6.1%  | 206                  | 90.8% | 239                         | 2.68  | 131                            | 84,148    |
| New Hanover township                        | Burlington | -1.56     | 31.9           | 167      | 24                        | -12.0% | 76                           | 10.3% | 456               | 1.6%  | 412                   | 0.1   | 314                 | 5.6%  | 303                     | 81,500 | 32                  | 9.3%  | 88                   | 85.8% | 485                         | 1.82  | 1                              | 10,676    |
| Shiloh borough                              | Cumberland | -1.52     | 31.8           | 168      | 142                       | -3.1%  | 28                           | 13.8% | 466               | 1.5%  | 70                    | 4.0   | 286                 | 6.1%  | 188                     | 67,292 | 174                 | 5.9%  | 113                  | 87.1% | 186                         | 2.85  | 55                             | 60,579    |
| Greenwich township                          | Gloucester | -1.51     | 31.7           | 169      | 188                       | -1.6%  | 264                          | 6.2%  | 200               | 6.3%  | 97                    | 3.1   | 211                 | 7.8%  | 156                     | 64,652 | 150                 | 6.2%  | 199                  | 90.6% | 199                         | 2.79  | 365                            | 161,347   |
| Greenwich township                          | Cumberland | -1.51     | 31.7           | 170      | 108                       | -3.9%  | 338                          | 5.0%  | 311               | 3.8%  | 52                    | 5.1   | 224                 | 7.5%  | 177                     | 66,667 | 167                 | 6.0%  | 221                  | 91.4% | 112                         | 3.16  | 187                            | 99,134    |
| Monroe township                             | Gloucester | -1.49     | 31.7           | 171      | 530                       | 11.7%  | 235                          | 6.5%  | 154               | 7.7%  | 105                   | 2.9   | 240                 | 7.1%  | 244                     | 74,212 | 124                 | 6.5%  | 152                  | 88.9% | 65                          | 3.49  | 93                             | 71,365    |
| Barrington borough                          | Camden     | -1.47     | 31.6           | 172      | 123                       | -3.6%  | 334                          | 5.1%  | 67                | 13.6% | 235                   | 1.0   | 272                 | 6.4%  | 123                     | 61,711 | 289                 | 5.0%  | 227                  | 91.5% | 34                          | 3.85  | 105                            | 75,419    |
| Deptford township                           | Gloucester | -1.45     | 31.5           | 173      | 439                       | 5.4%   | 339                          | 5.0%  | 131               | 8.6%  | 190                   | 1.5   | 143                 | 9.9%  | 157                     | 64,705 | 150                 | 6.2%  | 210                  | 91.0% | 174                         | 2.88  | 154                            | 91,224    |
| South Amboy city                            | Middlesex  | -1.40     | 31.4           | 174      | 453                       | 5.8%   | 498                          | 2.6%  | 185               | 6.8%  | 86                    | 3.4   | 250                 | 6.9%  | 152                     | 64,293 | 167                 | 6.0%  | 141                  | 88.6% | 223                         | 2.73  | 180                            | 97,577    |
| Barneget township                           | Ocean      | -1.37     | 31.3           | 175      | 551                       | 18.9%  | 296                          | 5.7%  | 166               | 7.2%  | 101                   | 3.0   | 125                 | 10.5% | 163                     | 65,405 | 141                 | 6.3%  | 212                  | 91.1% | 273                         | 2.58  | 203                            | 101,919   |
| Elmwood Park borough                        | Bergen     | -1.35     | 31.3           | 176      | 465                       | 6.1%   | 463                          | 3.3%  | 122               | 9.2%  | 247                   | 0.9   | 157                 | 9.5%  | 218                     | 71,852 | 167                 | 6.0%  | 123                  | 87.7% | 220                         | 2.73  | 207                            | 103,154   |
| Laurel Springs borough                      | Camden     | -1.34     | 31.2           | 177      | 137                       | -3.2%  | 232                          | 6.5%  | 311               | 3.8%  | 29                    | 8.0   | 230                 | 7.3%  | 297                     | 81,250 | 256                 | 5.2%  | 419                  | 95.4% | 4                           | 4.94  | 47                             | 58,632    |
| Bradley Beach borough                       | Monmouth   | -1.33     | 31.2           | 178      | 59                        | -6.6%  | 535                          | 1.8%  | 262               | 4.8%  | 100                   | 3.0   | 153                 | 9.6%  | 122                     | 61,682 | 202                 | 5.6%  | 131                  | 88.0% | 522                         | 1.43  | 487                            | 277,359   |
| Stratford borough                           | Camden     | -1.31     | 31.2           | 179      | 167                       | -2.2%  | 140                          | 8.2%  | 173               | 7.0%  | 259                   | 0.9   | 204                 | 8.0%  | 192                     | 67,556 | 183                 | 5.8%  | 162                  | 89.3% | 33                          | 3.89  | 58                             | 60,920    |
| Pittsgrove township                         | Salem      | -1.23     | 31.0           | 180      | 202                       | -1.1%  | 168                          | 7.6%  | 231               | 5.6%  | 204                   | 1.3   | 272                 | 6.4%  | 197                     | 68,785 | 161                 | 6.1%  | 99                   | 86.4% | 172                         | 2.89  | 92                             | 70,558    |
| Palmyra borough                             | Burlington | -1.19     | 30.8           | 181      | 181                       | -1.8%  | 85                           | 10.0% | 190               | 6.7%  | 107                   | 2.9   | 202                 | 8.1%  | 160                     | 64,766 | 289                 | 5.0%  | 215                  | 91.3% | 93                          | 3.26  | 82                             | 69,329    |
| Bogota borough                              | Bergen     | -1.17     | 30.8           | 182      | 323                       | 2.7%   | 517                          | 2.3%  | 122               | 9.2%  | 193                   | 1.4   | 109                 | 11.2% | 260                     | 76,649 | 289                 | 5.0%  | 146                  | 88.7% | 84                          | 3.34  | 138                            | 86,077    |
| Maple Shade township                        | Burlington | -1.16     | 30.8           | 183      | 143                       | -3.1%  | 113                          | 8.8%  | 158               | 7.5%  | 167                   | 1.8   | 175                 | 8.9%  | 100                     | 57,977 | 267                 | 5.1%  | 253                  | 92.1% | 175                         | 2.87  | 86                             | 69,856    |
| Fieldsboro borough                          | Burlington | -1.13     | 30.7           | 184      | 424                       | 4.9%   | 248                          | 6.4%  | 427               | 1.9%  | 157                   | 1.9   | 290                 | 6.0%  | 246                     | 74,375 | 37                  | 8.8%  | 170                  | 89.5% | 217                         | 2.75  | 176                            | 97,048    |
| Englewood city                              | Bergen     | -1.10     | 30.6           | 185      | 483                       | 7.3%   | 141                          | 8.2%  | 154               | 7.7%  | 150                   | 2.0   | 101                 | 11.5% | 251                     | 75,074 | 267                 | 5.1%  | 151                  | 88.8% | 342                         | 2.33  | 379                            | 168,452   |
| Woodland Park borough                       | Passaic    | -1.09     | 30.6           | 186      | 517                       | 10.1%  | 209                          | 7.1%  | 131               | 8.6%  | 114                   | 2.7   | 304                 | 5.8%  | 276                     | 78,708 | 135                 | 6.4%  | 146                  | 88.7% | 187                         | 2.84  | 323                            | 141,496   |
| Highlands borough                           | Monmouth   | -1.09     | 30.6           | 187      | 62                        | -6.5%  | 16                           | 15.9% | 291               | 4.2%  | 296                   | 0.6   | 90                  | 12.1% | 134                     | 62,770 | 183                 | 5.8%  | 318                  | 93.6% | 265                         | 2.60  | 284                            | 126,017   |
| Ocean City city                             | Cape May   | -1.01     | 30.3           | 188      | 14                        | -15.2% | 104                          | 9.1%  | 173               | 7.0%  | 228                   | 1.1   | 163                 | 9.4%  | 98                      | 57,813 | 99                  | 7.1%  | 385                  | 94.7% | 551                         | 0.87  | 543                            | 1,053,928 |
| Eatontown borough                           | Monmouth   | -0.98     | 30.2           | 189      | 43                        | -8.0%  | 315                          | 5.4%  | 156               | 7.6%  | 177                   | 1.6   | 169                 | 9.2%  | 149                     | 64,149 | 238                 | 5.3%  | 221                  | 91.4% | 358                         | 2.28  | 370                            | 164,784   |
| Cliffside Park borough                      | Bergen     | -0.95     | 30.2           | 190      | 480                       | 7.1%   | 265                          | 6.2%  | 161               | 7.4%  | 215                   | 1.2   | 85                  | 12.5% | 117                     | 60,979 | 450                 | 4.0%  | 125                  | 87.9% | 411                         | 2.14  | 274                            | 123,086   |
| Elmer borough                               | Salem      | -0.91     | 30.1           | 191      | 128                       | -3.5%  | 543                          | 1.5%  | 129               | 8.7%  | 274                   | 0.7   | 97                  | 11.7% | 230                     | 72,411 | 167                 | 6.0%  | 307                  | 93.3% | 179                         | 2.87  | 120                            | 80,093    |
| Winslow township                            | Camden     | -0.90     | 30.0           | 192      | 444                       | 5.5%   | 124                          | 8.5%  | 173               | 7.0%  | 434                   | 0.0   | 165                 | 9.3%  | 234                     | 72,934 | 103                 | 7.0%  | 242                  | 91.9% | 97                          | 3.24  | 75                             | 67,092    |
| Oaklyn borough                              | Camden     | -0.88     | 30.0           | 193      | 151                       | -2.9%  | 166                          | 7.7%  | 216               | 5.9%  | 65                    | 4.3   | 326                 | 5.4%  | 193                     | 67,969 | 213                 | 5.5%  | 328                  | 93.7% | 37                          | 3.82  | 79                             | 67,831    |
| Somerville borough                          | Somerset   | -0.86     | 29.9           | 194      | 214                       | -0.7%  | 8                            | 18.0% | 182               | 6.9%  | 129                   | 2.4   | 272                 | 6.4%  | 209                     | 70,643 | 303                 | 4.9%  | 227                  | 91.5% | 105                         | 3.21  | 197                            | 100,365   |
| Gloucester township                         | Camden     | -0.83     | 29.8           | 195      | 228                       | -0.2%  | 218                          | 6.9%  | 194               | 6.6%  | 179                   | 1.6   | 182                 | 8.7%  | 220                     | 71,963 | 194                 | 5.7%  | 234                  | 91.7% | 51                          | 3.61  | 74                             | 66,845    |
| Bloomfield township                         | Essex      | -0.81     | 29.8           | 196      | 293                       | 1.9%   | 313                          | 5.4%  | 204               | 6.1%  | 138                   | 2.2   | 204                 | 8.0%  | 232                     | 72,840 | 202                 | 5.6%  | 198                  | 90.5% | 52                          | 3.61  | 151                            | 89,978    |
| Oxford township                             | Warren     | -0.78     | 29.7           | 197      | 192                       | -1.5%  | 414                          | 3.8%  | 262               | 4.8%  | 108                   | 2.8   | 407                 | 4.0%  | 227                     | 72,311 | 161                 | 6.1%  | 133                  | 88.1% | 71                          | 3.44  | 80                             | 67,862    |
| Hopewell township                           | Cumberland | -0.70     | 29.5           | 198      | 206                       | -1.0%  | 147                          | 8.1%  | 207               | 6.0%  | 381                   | 0.2   | 219                 | 7.6%  | 171                     | 66,326 | 141                 | 6.3%  | 199                  | 90.6% | 176                         | 2.87  | 97                             | 72,792    |
| Port Republic city                          | Atlantic   | -0.65     | 29.3           | 199      | 235                       | 0.2%   | 559                          | 0.0%  | 253               | 5.0%  | 113                   | 2.7   | 367                 | 4.6%  | 320                     | 84,688 | 61                  | 8.0%  | 162                  | 89.3% | 399                         | 2.18  | 246                            | 112,207   |
| Pohatcong township                          | Warren     | -0.64     | 29.3           | 200      | 53                        | -6.8%  | 105                          | 9.0%  | 231               | 5.6%  | 356                   | 0.3   | 139                 | 10.0% | 173                     | 66,556 | 383                 | 4.4%  | 170                  | 89.5% | 61                          | 3.53  | 233                            | 109,291   |
| Hightstown borough                          | Mercer     | -0.63     | 29.3           | 201      | 267                       | 1.0%   | 177                          | 7.5%  | 216               | 5.9%  | 231                   | 1.1   | 267                 | 6.5%  | 214                     | 71,174 | 483                 | 3.8%  | 61                   | 83.6% | 39                          | 3.81  | 99                             | 74,051    |
| Little Ferry borough                        | Bergen     | -0.62     | 29.3           | 202      | 328                       | 2.8%   | 136                          | 8.2%  | 182               | 6.9%  | 265                   | 0.8   | 148                 | 9.8%  | 191                     | 67,357 | 303                 | 4.9%  | 190                  | 90.3% | 147                         | 3.00  | 163                            | 92,991    |
| Lyndhurst township                          | Bergen     | -0.62     | 29.2           | 203      | 531                       | 11.9%  | 146                          | 8.1%  | 190               | 6.7%  | 242                   | 1.0   | 179                 | 8.8%  | 205                     | 70,344 | 183                 | 5.8%  | 162                  | 89.3% | 229                         | 2.70  | 324                            | 141,516   |
| Dunellen borough                            | Middlesex  | -0.62     | 29.2           | 204      | 419                       | 4.7%   | 287                          | 5.9%  | 140               | 8.4%  | 189                   | 1.5   | 204                 | 8.0%  | 264                     | 77,099 | 303                 | 4.9%  | 138                  | 88.3% | 130                         | 3.08  | 122                            | 80,727    |
| Hamburg borough                             | Sussex     | -0.58     | 29.1           | 205      | 134                       | -3.3%  | 225                          | 6.8%  | 257               | 4.9%  | 80                    | 3.5   | 261                 | 6.6%  | 252                     | 75,179 | 202                 | 5.6%  | 259                  | 92.3% | 72                          | 3.42  | 136                            | 85,844    |
| Berlin borough                              | Camden     | -0.58     | 29.1           | 206      | 508                       | 9.2%   | 127                          | 8.4%  | 253               | 5.0%  | 75                    | 3.7   | 202                 | 8.1%  | 307                     | 82,429 | 256                 | 5.2%  | 159                  | 89.1% | 140                         | 3.04  | 175                            | 96,959    |
| Southampton township                        | Burlington | -0.58     | 29.1           | 207      | 131                       | -3.4%  | 252                          | 6.3%  | 420               | 2.0%  | 223                   | 1.2   | 314                 | 5.6%  | 86                      | 55,432 | 141                 | 6.3%  | 146                  | 88.7% | 312                         | 2.45  | 222                            | 106,856   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |        | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |        | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |           |
| Glen Gardner borough                        | Hunterdon  | -0.56     | 29.1           | 208      | 35                        | -9.5%  | 107                          | 9.0%  | 137               | 8.5%  | 128                   | 2.4   | 245                 | 7.0%  | 126                     | 61,917 | 398                 | 4.3%  | 333                  | 93.8% | 243                         | 2.66  | 165                            | 93,335    |
| Beachwood borough                           | Ocean      | -0.55     | 29.0           | 209      | 316                       | 2.5%   | 344                          | 5.0%  | 115               | 9.3%  | 224                   | 1.2   | 179                 | 8.8%  | 216                     | 71,540 | 174                 | 5.9%  | 281                  | 92.8% | 413                         | 2.13  | 110                            | 77,549    |
| Collingswood borough                        | Camden     | -0.54     | 29.0           | 210      | 199                       | -1.2%  | 29                           | 13.6% | 143               | 8.2%  | 168                   | 1.8   | 304                 | 5.8%  | 114                     | 60,777 | 352                 | 4.6%  | 307                  | 93.3% | 83                          | 3.34  | 106                            | 75,926    |
| Ewing township                              | Mercer     | -0.53     | 29.0           | 211      | 278                       | 1.3%   | 269                          | 6.1%  | 207               | 6.0%  | 304                   | 0.6   | 107                 | 11.3% | 267                     | 77,464 | 256                 | 5.2%  | 193                  | 90.4% | 57                          | 3.54  | 114                            | 78,607    |
| Ridgefield Park village                     | Bergen     | -0.51     | 28.9           | 212      | 331                       | 2.8%   | 204                          | 7.1%  | 137               | 8.5%  | 301                   | 0.6   | 267                 | 6.5%  | 146                     | 63,841 | 238                 | 5.3%  | 210                  | 91.0% | 88                          | 3.30  | 192                            | 99,864    |
| Roselle Park borough                        | Union      | -0.47     | 28.8           | 213      | 376                       | 3.6%   | 99                           | 9.3%  | 311               | 3.8%  | 308                   | 0.6   | 182                 | 8.7%  | 139                     | 63,021 | 183                 | 5.8%  | 231                  | 91.6% | 47                          | 3.69  | 121                            | 80,621    |
| Lower Alloways Creek township               | Salem      | -0.46     | 28.8           | 214      | 78                        | -5.1%  | 83                           | 10.0% | 207               | 6.0%  | 434                   | 0.0   | 165                 | 9.3%  | 226                     | 72,250 | 150                 | 6.2%  | 187                  | 90.1% | 541                         | 1.02  | 384                            | 170,605   |
| Branchville borough                         | Sussex     | -0.46     | 28.8           | 215      | 58                        | -6.6%  | 36                           | 12.7% | 364               | 2.9%  | 434                   | 0.0   | 258                 | 6.7%  | 189                     | 67,308 | 150                 | 6.2%  | 133                  | 88.1% | 438                         | 2.05  | 391                            | 174,513   |
| Morristown town                             | Morris     | -0.43     | 28.7           | 216      | 242                       | 0.4%   | 195                          | 7.3%  | 202               | 6.2%  | 250                   | 0.9   | 118                 | 10.7% | 266                     | 77,407 | 483                 | 3.8%  | 74                   | 85.1% | 396                         | 2.19  | 351                            | 154,823   |
| Stanhope borough                            | Sussex     | -0.42     | 28.7           | 217      | 50                        | -7.1%  | 66                           | 10.5% | 185               | 6.8%  | 171                   | 1.8   | 184                 | 8.6%  | 299                     | 81,311 | 213                 | 5.5%  | 355                  | 94.2% | 66                          | 3.47  | 168                            | 93,542    |
| South Bound Brook borough                   | Somerset   | -0.42     | 28.7           | 218      | 281                       | 1.5%   | 46                           | 11.8% | 270               | 4.7%  | 207                   | 1.3   | 188                 | 8.5%  | 225                     | 72,180 | 124                 | 6.5%  | 395                  | 94.9% | 79                          | 3.37  | 90                             | 70,166    |
| Weehawken township                          | Hudson     | -0.38     | 28.6           | 219      | 507                       | 9.0%   | 79                           | 10.2% | 110               | 9.6%  | 200                   | 1.4   | 130                 | 10.4% | 253                     | 75,388 | 483                 | 3.8%  | 154                  | 89.0% | 373                         | 2.24  | 432                            | 203,432   |
| Margate City city                           | Atlantic   | -0.38     | 28.6           | 220      | 13                        | -15.7% | 268                          | 6.2%  | 262               | 4.8%  | 154                   | 1.9   | 169                 | 9.2%  | 185                     | 67,138 | 124                 | 6.5%  | 406                  | 95.1% | 526                         | 1.36  | 536                            | 635,425   |
| Stow Creek township                         | Cumberland | -0.36     | 28.5           | 221      | 223                       | -0.4%  | 238                          | 6.5%  | 294               | 4.1%  | 434                   | 0.0   | 326                 | 5.4%  | 224                     | 72,159 | 111                 | 6.8%  | 125                  | 87.9% | 195                         | 2.82  | 102                            | 74,842    |
| Cape May Point borough                      | Cape May   | -0.34     | 28.5           | 222      | 462                       | 6.0%   | 373                          | 4.5%  | 277               | 4.5%  | 434                   | 0.0   | 85                  | 12.5% | 67                      | 53,125 | 26                  | 9.8%  | 561                  | 99.6% | 564                         | 0.56  | 552                            | 1,619,205 |
| Florence township                           | Burlington | -0.25     | 28.2           | 223      | 494                       | 7.7%   | 179                          | 7.5%  | 115               | 9.3%  | 87                    | 3.4   | 362                 | 4.7%  | 277                     | 78,709 | 194                 | 5.7%  | 287                  | 92.9% | 328                         | 2.40  | 181                            | 97,732    |
| Seaside Park borough                        | Ocean      | -0.24     | 28.2           | 224      | 7                         | -20.0% | 155                          | 7.9%  | 244               | 5.3%  | 120                   | 2.6   | 254                 | 6.8%  | 235                     | 72,981 | 88                  | 7.4%  | 518                  | 97.7% | 533                         | 1.27  | 540                            | 762,368   |
| White township                              | Warren     | -0.20     | 28.1           | 225      | 252                       | 0.7%   | 169                          | 7.6%  | 226               | 5.7%  | 434                   | 0.0   | 362                 | 4.7%  | 63                      | 51,524 | 213                 | 5.5%  | 162                  | 89.3% | 386                         | 2.21  | 261                            | 117,497   |
| Belmar borough                              | Monmouth   | -0.15     | 27.9           | 226      | 98                        | -4.2%  | 133                          | 8.2%  | 274               | 4.6%  | 213                   | 1.2   | 152                 | 9.7%  | 129                     | 62,083 | 267                 | 5.1%  | 234                  | 91.7% | 532                         | 1.30  | 484                            | 273,923   |
| North Arlington borough                     | Bergen     | -0.11     | 27.8           | 227      | 411                       | 4.4%   | 493                          | 2.8%  | 226               | 5.7%  | 434                   | 0.0   | 204                 | 8.0%  | 172                     | 66,484 | 183                 | 5.8%  | 184                  | 90.0% | 152                         | 2.96  | 182                            | 98,131    |
| Toms River township                         | Ocean      | -0.04     | 27.6           | 228      | 193                       | -1.5%  | 261                          | 6.2%  | 173               | 7.0%  | 182                   | 1.6   | 282                 | 6.3%  | 219                     | 71,960 | 194                 | 5.7%  | 242                  | 91.9% | 477                         | 1.90  | 377                            | 167,012   |
| Union township                              | Union      | 0.00      | 27.5           | 229      | 442                       | 5.5%   | 364                          | 4.6%  | 257               | 4.9%  | 340                   | 0.4   | 204                 | 8.0%  | 255                     | 75,742 | 202                 | 5.6%  | 141                  | 88.6% | 128                         | 3.09  | 224                            | 107,299   |
| West Deptford township                      | Gloucester | 0.02      | 27.5           | 230      | 357                       | 3.2%   | 198                          | 7.2%  | 169               | 7.1%  | 434                   | 0.0   | 304                 | 5.8%  | 181                     | 66,964 | 167                 | 6.0%  | 247                  | 92.0% | 168                         | 2.90  | 219                            | 105,670   |
| Stafford township                           | Ocean      | 0.04      | 27.4           | 231      | 484                       | 7.3%   | 162                          | 7.8%  | 198               | 6.4%  | 276                   | 0.7   | 219                 | 7.6%  | 202                     | 69,268 | 174                 | 5.9%  | 247                  | 92.0% | 398                         | 2.18  | 353                            | 155,056   |
| Burlington township                         | Burlington | 0.04      | 27.4           | 232      | 374                       | 3.6%   | 376                          | 4.4%  | 185               | 6.8%  | 89                    | 3.3   | 237                 | 7.2%  | 304                     | 81,798 | 256                 | 5.2%  | 277                  | 92.6% | 242                         | 2.67  | 213                            | 104,880   |
| Hampton borough                             | Hunterdon  | 0.07      | 27.3           | 233      | 40                        | -8.3%  | 241                          | 6.4%  | 122               | 9.2%  | 434                   | 0.0   | 321                 | 5.5%  | 222                     | 72,045 | 213                 | 5.5%  | 314                  | 93.5% | 151                         | 2.97  | 146                            | 87,717    |
| Totowa borough                              | Passaic    | 0.08      | 27.3           | 234      | 461                       | 6.0%   | 233                          | 6.5%  | 294               | 4.1%  | 366                   | 0.3   | 216                 | 7.7%  | 356                     | 88,490 | 174                 | 5.9%  | 77                   | 85.2% | 317                         | 2.44  | 420                            | 194,828   |
| Lopatcong township                          | Warren     | 0.10      | 27.2           | 235      | 543                       | 15.5%  | 131                          | 8.3%  | 105               | 10.0% | 346                   | 0.4   | 194                 | 8.4%  | 240                     | 73,734 | 339                 | 4.7%  | 215                  | 91.3% | 167                         | 2.90  | 217                            | 105,337   |
| Lacey township                              | Ocean      | 0.11      | 27.2           | 236      | 420                       | 4.8%   | 355                          | 4.8%  | 200               | 6.3%  | 198                   | 1.4   | 175                 | 8.9%  | 217                     | 71,714 | 213                 | 5.5%  | 264                  | 92.4% | 465                         | 1.94  | 297                            | 131,529   |
| Hamilton township                           | Mercer     | 0.12      | 27.2           | 237      | 245                       | 0.5%   | 263                          | 6.2%  | 207               | 6.0%  | 248                   | 0.9   | 245                 | 7.0%  | 213                     | 70,996 | 339                 | 4.7%  | 168                  | 89.4% | 256                         | 2.62  | 177                            | 97,201    |
| Ocean township                              | Ocean      | 0.21      | 26.9           | 238      | 550                       | 16.8%  | 333                          | 5.1%  | 173               | 7.0%  | 131                   | 2.4   | 396                 | 4.3%  | 195                     | 67,997 | 111                 | 6.8%  | 311                  | 93.4% | 492                         | 1.77  | 355                            | 155,900   |
| Woodbury Heights borough                    | Gloucester | 0.22      | 26.9           | 239      | 179                       | -1.9%  | 314                          | 5.4%  | 151               | 7.8%  | 148                   | 2.0   | 499                 | 2.6%  | 286                     | 79,653 | 238                 | 5.3%  | 234                  | 91.7% | 28                          | 3.92  | 144                            | 87,435    |
| Bloomsbury borough                          | Hunterdon  | 0.25      | 26.8           | 240      | 77                        | -5.1%  | 285                          | 5.9%  | 85                | 11.3% | 434                   | 0.0   | 332                 | 5.3%  | 257                     | 76,071 | 352                 | 4.6%  | 227                  | 91.5% | 269                         | 2.59  | 249                            | 113,187   |
| Oceanport borough                           | Monmouth   | 0.27      | 26.8           | 241      | 149                       | -2.9%  | 26                           | 14.1% | 151               | 7.8%  | 397                   | 0.2   | 107                 | 11.3% | 368                     | 90,238 | 238                 | 5.3%  | 370                  | 94.4% | 480                         | 1.87  | 440                            | 207,474   |
| Brick township                              | Ocean      | 0.28      | 26.7           | 242      | 156                       | -2.7%  | 234                          | 6.5%  | 262               | 4.8%  | 219                   | 1.2   | 267                 | 6.5%  | 210                     | 70,647 | 183                 | 5.8%  | 264                  | 92.4% | 442                         | 2.04  | 330                            | 142,470   |
| Pitman borough                              | Gloucester | 0.36      | 26.5           | 243      | 120                       | -3.6%  | 159                          | 7.8%  | 262               | 4.8%  | 165                   | 1.8   | 367                 | 4.6%  | 239                     | 73,616 | 227                 | 5.4%  | 328                  | 93.7% | 42                          | 3.77  | 78                             | 67,425    |
| Mansfield township                          | Warren     | 0.50      | 26.1           | 244      | 45                        | -7.6%  | 286                          | 5.9%  | 294               | 4.1%  | 434                   | 0.0   | 261                 | 6.6%  | 108                     | 59,850 | 321                 | 4.8%  | 274                  | 92.5% | 145                         | 3.01  | 171                            | 95,690    |
| East Rutherford borough                     | Bergen     | 0.52      | 26.1           | 245      | 402                       | 4.3%   | 328                          | 5.2%  | 158               | 7.5%  | 257                   | 0.9   | 136                 | 10.1% | 274                     | 78,680 | 303                 | 4.9%  | 287                  | 92.9% | 491                         | 1.78  | 454                            | 230,213   |
| Upper Pittsgrove township                   | Salem      | 0.53      | 26.0           | 246      | 183                       | -1.7%  | 409                          | 3.9%  | 364               | 2.9%  | 309                   | 0.6   | 240                 | 7.1%  | 367                     | 90,042 | 213                 | 5.5%  | 99                   | 86.4% | 292                         | 2.53  | 164                            | 93,151    |
| Gibbsboro borough                           | Camden     | 0.55      | 26.0           | 247      | 100                       | -4.1%  | 485                          | 2.9%  | 249               | 5.1%  | 140                   | 2.2   | 367                 | 4.6%  | 313                     | 82,944 | 183                 | 5.8%  | 314                  | 93.5% | 58                          | 3.54  | 170                            | 94,633    |
| Palisades Park borough                      | Bergen     | 0.60      | 25.9           | 248      | 536                       | 13.1%  | 292                          | 5.8%  | 294               | 4.1%  | 237                   | 1.0   | 143                 | 9.9%  | 159                     | 64,726 | 556                 | 3.1%  | 93                   | 86.1% | 498                         | 1.71  | 307                            | 134,758   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |        | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|--------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |        | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |        | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |        | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value  | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |           |
| Lumberton township                          | Burlington | 0.63      | 25.8           | 249      | 429                       | 5.0%   | 321                          | 5.3%  | 216               | 5.9%  | 132                   | 2.3   | 230                 | 7.3%  | 319                     | 84,190 | 289                 | 5.0%  | 253                  | 92.1% | 349                         | 2.31  | 236                            | 109,585   |
| Oldmans township                            | Salem      | 0.65      | 25.7           | 250      | 310                       | 2.3%   | 139                          | 8.2%  | 311               | 3.8%  | 434                   | 0.0   | 230                 | 7.3%  | 222                     | 72,045 | 321                 | 4.8%  | 154                  | 89.0% | 340                         | 2.33  | 283                            | 125,832   |
| Liberty township                            | Warren     | 0.66      | 25.7           | 251      | 144                       | -3.1%  | 322                          | 5.3%  | 222               | 5.8%  | 434                   | 0.0   | 254                 | 6.8%  | 388                     | 93,833 | 194                 | 5.7%  | 179                  | 89.9% | 150                         | 2.98  | 172                            | 96,620    |
| Woodland township                           | Burlington | 0.67      | 25.7           | 252      | 537                       | 13.6%  | 243                          | 6.4%  | 253               | 5.0%  | 434                   | 0.0   | 314                 | 5.6%  | 358                     | 88,636 | 174                 | 5.9%  | 88                   | 85.8% | 378                         | 2.24  | 132                            | 84,440    |
| Carlstadt borough                           | Bergen     | 0.68      | 25.6           | 253      | 414                       | 4.5%   | 255                          | 6.3%  | 379               | 2.6%  | 180                   | 1.6   | 401                 | 4.2%  | 204                     | 70,056 | 202                 | 5.6%  | 146                  | 88.7% | 450                         | 2.01  | 521                            | 365,064   |
| Secaucus town                               | Hudson     | 0.68      | 25.6           | 254      | 552                       | 20.0%  | 208                          | 7.1%  | 173               | 7.0%  | 209                   | 1.3   | 224                 | 7.5%  | 332                     | 86,061 | 352                 | 4.6%  | 113                  | 87.1% | 422                         | 2.10  | 462                            | 241,678   |
| Audubon borough                             | Camden     | 0.69      | 25.6           | 255      | 140                       | -3.1%  | 330                          | 5.2%  | 231               | 5.6%  | 127                   | 2.4   | 314                 | 5.6%  | 279                     | 79,000 | 352                 | 4.6%  | 328                  | 93.7% | 73                          | 3.40  | 124                            | 81,159    |
| Bergenfield borough                         | Bergen     | 0.70      | 25.6           | 256      | 418                       | 4.6%   | 393                          | 4.1%  | 202               | 6.2%  | 317                   | 0.5   | 219                 | 7.6%  | 279                     | 79,000 | 417                 | 4.2%  | 162                  | 89.3% | 127                         | 3.10  | 190                            | 99,505    |
| Bloomington borough                         | Passaic    | 0.73      | 25.5           | 257      | 502                       | 8.3%   | 541                          | 1.6%  | 287               | 4.3%  | 93                    | 3.2   | 465                 | 3.1%  | 256                     | 75,781 | 213                 | 5.5%  | 264                  | 92.4% | 44                          | 3.74  | 200                            | 101,269   |
| Mine Hill township                          | Morris     | 0.76      | 25.4           | 258      | 147                       | -2.9%  | 392                          | 4.1%  | 376               | 2.7%  | 434                   | 0.0   | 349                 | 5.0%  | 393                     | 95,000 | 161                 | 6.1%  | 82                   | 85.6% | 266                         | 2.59  | 266                            | 119,852   |
| North Hanover township                      | Burlington | 0.77      | 25.4           | 259      | 504                       | 8.7%   | 43                           | 12.0% | 311               | 3.8%  | 407                   | 0.1   | 429                 | 3.7%  | 74                      | 54,280 | 150                 | 6.2%  | 363                  | 94.3% | 427                         | 2.09  | 43                             | 55,273    |
| Alloway township                            | Salem      | 0.78      | 25.4           | 260      | 488                       | 7.5%   | 142                          | 8.2%  | 190               | 6.7%  | 188                   | 1.5   | 326                 | 5.4%  | 238                     | 73,586 | 202                 | 5.6%  | 419                  | 95.4% | 261                         | 2.61  | 139                            | 86,157    |
| Lavallette borough                          | Ocean      | 0.78      | 25.3           | 261      | 8                         | -19.4% | 54                           | 11.3% | 356               | 3.1%  | 315                   | 0.6   | 237                 | 7.2%  | 127                     | 61,989 | 238                 | 5.3%  | 318                  | 93.6% | 553                         | 0.85  | 546                            | 1,192,316 |
| Sea Isle City city                          | Cape May   | 0.84      | 25.2           | 262      | 16                        | -14.8% | 31                           | 13.5% | 411               | 2.2%  | 434                   | 0.0   | 179                 | 8.8%  | 179                     | 66,683 | 77                  | 7.6%  | 465                  | 96.5% | 561                         | 0.66  | 556                            | 2,221,124 |
| Woodbridge township                         | Middlesex  | 0.84      | 25.2           | 263      | 339                       | 3.0%   | 378                          | 4.4%  | 244               | 5.3%  | 267                   | 0.8   | 282                 | 6.3%  | 287                     | 79,720 | 303                 | 4.9%  | 193                  | 90.4% | 206                         | 2.77  | 206                            | 103,127   |
| Matawan borough                             | Monmouth   | 0.85      | 25.2           | 264      | 256                       | 0.8%   | 183                          | 7.5%  | 247               | 5.2%  | 285                   | 0.7   | 216                 | 7.7%  | 301                     | 81,420 | 227                 | 5.4%  | 355                  | 94.2% | 169                         | 2.89  | 260                            | 116,923   |
| Ocean township                              | Monmouth   | 0.88      | 25.1           | 265      | 208                       | -0.9%  | 425                          | 3.7%  | 226               | 5.7%  | 392                   | 0.2   | 169                 | 9.2%  | 289                     | 80,323 | 321                 | 4.8%  | 231                  | 91.6% | 431                         | 2.08  | 395                            | 175,581   |
| High Bridge borough                         | Hunterdon  | 0.89      | 25.0           | 266      | 67                        | -6.1%  | 529                          | 2.0%  | 257               | 4.9%  | 88                    | 3.4   | 494                 | 2.7%  | 297                     | 81,250 | 227                 | 5.4%  | 395                  | 94.9% | 67                          | 3.47  | 196                            | 100,356   |
| Bordentown city                             | Burlington | 0.90      | 25.0           | 267      | 91                        | -4.5%  | 39                           | 12.5% | 301               | 4.0%  | 270                   | 0.8   | 339                 | 5.2%  | 196                     | 68,266 | 267                 | 5.1%  | 442                  | 95.8% | 120                         | 3.14  | 148                            | 89,170    |
| Andover borough                             | Sussex     | 0.90      | 25.0           | 268      | 37                        | -8.8%  | 118                          | 8.6%  | 436               | 1.8%  | 83                    | 3.4   | 389                 | 4.4%  | 261                     | 76,875 | 472                 | 3.9%  | 215                  | 91.3% | 222                         | 2.73  | 250                            | 113,444   |
| Highland Park borough                       | Middlesex  | 0.92      | 25.0           | 269      | 283                       | 1.6%   | 379                          | 4.4%  | 216               | 5.9%  | 271                   | 0.8   | 110                 | 11.1% | 198                     | 68,837 | 514                 | 3.6%  | 431                  | 95.6% | 94                          | 3.26  | 142                            | 87,175    |
| North Brunswick township                    | Middlesex  | 0.93      | 24.9           | 270      | 515                       | 9.9%   | 476                          | 3.0%  | 262               | 4.8%  | 217                   | 1.2   | 237                 | 7.2%  | 290                     | 80,358 | 352                 | 4.6%  | 152                  | 88.9% | 307                         | 2.46  | 211                            | 104,372   |
| Delanco township                            | Burlington | 0.93      | 24.9           | 271      | 547                       | 16.5%  | 101                          | 9.2%  | 351               | 3.2%  | 186                   | 1.5   | 381                 | 4.5%  | 186                     | 67,153 | 124                 | 6.5%  | 406                  | 95.1% | 221                         | 2.73  | 155                            | 91,467    |
| Hazlet township                             | Monmouth   | 0.98      | 24.8           | 272      | 96                        | -4.2%  | 394                          | 4.1%  | 222               | 5.8%  | 327                   | 0.4   | 310                 | 5.7%  | 324                     | 84,871 | 238                 | 5.3%  | 221                  | 91.4% | 300                         | 2.49  | 269                            | 121,293   |
| Plumsted township                           | Ocean      | 0.98      | 24.8           | 273      | 464                       | 6.1%   | 433                          | 3.6%  | 161               | 7.4%  | 280                   | 0.7   | 357                 | 4.8%  | 340                     | 86,694 | 174                 | 5.9%  | 227                  | 91.5% | 429                         | 2.09  | 194                            | 100,200   |
| Sea Bright borough                          | Monmouth   | 0.99      | 24.8           | 274      | 12                        | -16.3% | 14                           | 16.1% | 204               | 6.1%  | 275                   | 0.7   | 104                 | 11.4% | 315                     | 83,244 | 383                 | 4.4%  | 549                  | 98.7% | 527                         | 1.35  | 532                            | 502,209   |
| East Windsor township                       | Mercer     | 1.00      | 24.7           | 275      | 427                       | 5.0%   | 316                          | 5.4%  | 270               | 4.7%  | 323                   | 0.5   | 157                 | 9.5%  | 311                     | 82,700 | 483                 | 3.8%  | 179                  | 89.9% | 110                         | 3.16  | 199                            | 100,584   |
| Hopatcong borough                           | Sussex     | 1.00      | 24.7           | 276      | 39                        | -8.4%  | 134                          | 8.2%  | 379               | 2.6%  | 365                   | 0.3   | 261                 | 6.6%  | 261                     | 76,875 | 202                 | 5.6%  | 350                  | 94.1% | 197                         | 2.80  | 230                            | 108,539   |
| Ogdensburg borough                          | Sussex     | 1.02      | 24.7           | 277      | 27                        | -10.9% | 345                          | 4.9%  | 207               | 6.0%  | 256                   | 0.9   | 389                 | 4.4%  | 281                     | 79,271 | 289                 | 5.0%  | 385                  | 94.7% | 70                          | 3.44  | 123                            | 81,001    |
| Rochelle Park township                      | Bergen     | 1.04      | 24.6           | 278      | 362                       | 3.3%   | 507                          | 2.5%  | 291               | 4.2%  | 194                   | 1.4   | 455                 | 3.3%  | 237                     | 73,512 | 227                 | 5.4%  | 187                  | 90.1% | 350                         | 2.30  | 376                            | 166,797   |
| Little Falls township                       | Passaic    | 1.05      | 24.6           | 279      | 524                       | 11.0%  | 399                          | 4.0%  | 231               | 5.6%  | 229                   | 1.1   | 272                 | 6.4%  | 236                     | 73,256 | 289                 | 5.0%  | 281                  | 92.8% | 213                         | 2.75  | 239                            | 110,949   |
| Vernon township                             | Sussex     | 1.09      | 24.5           | 280      | 34                        | -9.5%  | 170                          | 7.6%  | 311               | 3.8%  | 254                   | 0.9   | 290                 | 6.0%  | 348                     | 87,779 | 213                 | 5.5%  | 336                  | 93.9% | 193                         | 2.83  | 210                            | 104,314   |
| Ridgefield borough                          | Bergen     | 1.10      | 24.5           | 281      | 410                       | 4.4%   | 327                          | 5.2%  | 311               | 3.8%  | 255                   | 0.9   | 254                 | 6.8%  | 199                     | 68,843 | 398                 | 4.3%  | 189                  | 90.2% | 472                         | 1.91  | 360                            | 160,872   |
| Knowlton township                           | Warren     | 1.12      | 24.4           | 282      | 99                        | -4.2%  | 163                          | 7.7%  | 335               | 3.5%  | 434                   | 0.0   | 367                 | 4.6%  | 353                     | 88,259 | 161                 | 6.1%  | 221                  | 91.4% | 201                         | 2.79  | 209                            | 104,255   |
| Upper township                              | Cape May   | 1.13      | 24.4           | 283      | 186                       | -1.6%  | 432                          | 3.6%  | 294               | 4.1%  | 333                   | 0.4   | 429                 | 3.7%  | 263                     | 77,012 | 77                  | 7.6%  | 419                  | 95.4% | 508                         | 1.61  | 356                            | 158,374   |
| Helmetta borough                            | Middlesex  | 1.14      | 24.3           | 284      | 516                       | 10.0%  | 135                          | 8.2%  | 476               | 1.4%  | 115                   | 2.7   | 351                 | 4.9%  | 248                     | 74,554 | 227                 | 5.4%  | 287                  | 92.9% | 284                         | 2.55  | 161                            | 92,647    |
| Spotswood borough                           | Middlesex  | 1.20      | 24.2           | 285      | 398                       | 4.2%   | 452                          | 3.4%  | 158               | 7.5%  | 434                   | 0.0   | 304                 | 5.8%  | 249                     | 74,696 | 289                 | 5.0%  | 336                  | 93.9% | 178                         | 2.87  | 156                            | 91,645    |
| Voorhees township                           | Camden     | 1.21      | 24.2           | 286      | 294                       | 1.9%   | 319                          | 5.3%  | 249               | 5.1%  | 299                   | 0.6   | 267                 | 6.5%  | 272                     | 78,568 | 383                 | 4.4%  | 259                  | 92.3% | 95                          | 3.25  | 262                            | 118,531   |
| Ship Bottom borough                         | Ocean      | 1.27      | 24.0           | 287      | 23                        | -12.4% | 465                          | 3.2%  | 402               | 2.3%  | 116                   | 2.6   | 420                 | 3.8%  | 147                     | 63,977 | 116                 | 6.6%  | 480                  | 96.8% | 543                         | 0.98  | 544                            | 1,116,368 |
| Mantua township                             | Gloucester | 1.31      | 23.9           | 288      | 276                       | 1.2%   | 466                          | 3.1%  | 231               | 5.6%  | 240                   | 1.0   | 326                 | 5.4%  | 310                     | 82,673 | 238                 | 5.3%  | 355                  | 94.2% | 138                         | 3.05  | 158                            | 91,997    |
| Fort Lee borough                            | Bergen     | 1.31      | 23.9           | 289      | 389                       | 4.0%   | 156                          | 7.9%  | 282               | 4.4%  | 319                   | 0.5   | 148                 | 9.8%  | 207                     | 70,415 | 521                 | 3.5%  | 280                  | 92.7% | 441                         | 2.05  | 398                            | 175,948   |
| Surf City borough                           | Ocean      | 1.31      | 23.9           | 290      | 30                        | -10.3% | 467                          | 3.1%  | 411               | 2.2%  | 264                   | 0.8   | 175                 | 8.9%  | 175                     | 66,597 | 167                 | 6.0%  | 395                  | 94.9% | 547                         | 0.91  | 550                            | 1,431,662 |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |         | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |           |
| Pompton Lakes borough                       | Passaic    | 1.31      | 23.9           | 291      | 358                       | 3.3%   | 381                          | 4.3%  | 249               | 5.1%  | 251                   | 0.9   | 209                 | 7.9%  | 341                     | 87,004  | 321                 | 4.8%  | 381                  | 94.6% | 45                          | 3.72  | 193                            | 100,035   |
| Sayreville borough                          | Middlesex  | 1.34      | 23.8           | 292      | 478                       | 7.0%   | 284                          | 5.9%  | 329               | 3.6%  | 342                   | 0.4   | 261                 | 6.6%  | 291                     | 80,386  | 289                 | 5.0%  | 206                  | 90.8% | 323                         | 2.43  | 205                            | 102,664   |
| West Orange township                        | Essex      | 1.35      | 23.8           | 293      | 384                       | 3.9%   | 396                          | 4.1%  | 311               | 3.8%  | 236                   | 1.0   | 314                 | 5.6%  | 372                     | 90,363  | 267                 | 5.1%  | 215                  | 91.3% | 48                          | 3.66  | 289                            | 127,727   |
| Maywood borough                             | Bergen     | 1.35      | 23.8           | 294      | 353                       | 3.2%   | 304                          | 5.6%  | 169               | 7.1%  | 300                   | 0.6   | 310                 | 5.7%  | 300                     | 81,339  | 352                 | 4.6%  | 303                  | 93.2% | 280                         | 2.57  | 311                            | 137,124   |
| Saddle Brook township                       | Bergen     | 1.36      | 23.7           | 295      | 446                       | 5.6%   | 487                          | 2.8%  | 436               | 1.8%  | 384                   | 0.2   | 224                 | 7.5%  | 292                     | 80,543  | 238                 | 5.3%  | 176                  | 89.6% | 351                         | 2.30  | 367                            | 163,025   |
| Eastampton township                         | Burlington | 1.40      | 23.6           | 296      | 85                        | -4.9%  | 483                          | 2.9%  | 257               | 4.9%  | 262                   | 0.8   | 494                 | 2.7%  | 212                     | 70,814  | 267                 | 5.1%  | 318                  | 93.6% | 218                         | 2.74  | 103                            | 74,999    |
| Milford borough                             | Hunterdon  | 1.40      | 23.6           | 297      | 95                        | -4.2%  | 41                           | 12.2% | 335               | 3.5%  | 434                   | 0.0   | 332                 | 5.3%  | 275                     | 78,681  | 256                 | 5.2%  | 410                  | 95.2% | 104                         | 3.21  | 173                            | 96,732    |
| Wanaque borough                             | Passaic    | 1.42      | 23.6           | 298      | 525                       | 11.0%  | 480                          | 2.9%  | 324               | 3.7%  | 147                   | 2.0   | 381                 | 4.5%  | 350                     | 88,125  | 289                 | 5.0%  | 190                  | 90.3% | 107                         | 3.19  | 220                            | 106,102   |
| Pilesgrove township                         | Salem      | 1.42      | 23.6           | 299      | 280                       | 1.5%   | 229                          | 6.6%  | 495               | 1.1%  | 321                   | 0.5   | 165                 | 9.3%  | 338                     | 86,523  | 256                 | 5.2%  | 294                  | 93.0% | 173                         | 2.88  | 221                            | 106,691   |
| Boonton town                                | Morris     | 1.44      | 23.5           | 300      | 219                       | -0.5%  | 283                          | 6.0%  | 226               | 5.7%  | 348                   | 0.4   | 314                 | 5.6%  | 370                     | 90,326  | 303                 | 4.9%  | 234                  | 91.7% | 249                         | 2.65  | 310                            | 137,083   |
| Frenchtown borough                          | Hunterdon  | 1.45      | 23.5           | 301      | 81                        | -4.9%  | 412                          | 3.8%  | 109               | 9.7%  | 434                   | 0.0   | 229                 | 7.4%  | 265                     | 77,396  | 543                 | 3.3%  | 410                  | 95.2% | 185                         | 2.85  | 263                            | 119,230   |
| Leonia borough                              | Bergen     | 1.48      | 23.4           | 302      | 372                       | 3.5%   | 372                          | 4.5%  | 253               | 5.0%  | 352                   | 0.3   | 99                  | 11.6% | 334                     | 86,107  | 496                 | 3.7%  | 303                  | 93.2% | 260                         | 2.61  | 337                            | 148,850   |
| Island Heights borough                      | Ocean      | 1.49      | 23.4           | 303      | 65                        | -6.3%  | 239                          | 6.5%  | 249               | 5.1%  | 434                   | 0.0   | 197                 | 8.2%  | 271                     | 78,147  | 227                 | 5.4%  | 505                  | 97.3% | 488                         | 1.81  | 424                            | 196,827   |
| Hawthorne borough                           | Passaic    | 1.50      | 23.4           | 304      | 366                       | 3.4%   | 356                          | 4.8%  | 369               | 2.8%  | 232                   | 1.0   | 332                 | 5.3%  | 308                     | 82,532  | 256                 | 5.2%  | 257                  | 92.2% | 155                         | 2.95  | 276                            | 123,363   |
| New Milford borough                         | Bergen     | 1.50      | 23.4           | 305      | 347                       | 3.1%   | 441                          | 3.6%  | 309               | 3.9%  | 414                   | 0.1   | 245                 | 7.0%  | 270                     | 78,077  | 383                 | 4.4%  | 215                  | 91.3% | 180                         | 2.86  | 231                            | 108,690   |
| Washington township                         | Gloucester | 1.52      | 23.3           | 306      | 174                       | -2.1%  | 472                          | 3.1%  | 282               | 4.4%  | 152                   | 1.9   | 429                 | 3.7%  | 331                     | 85,892  | 289                 | 5.0%  | 318                  | 93.6% | 115                         | 3.15  | 169                            | 94,532    |
| Garwood borough                             | Union      | 1.54      | 23.2           | 307      | 409                       | 4.4%   | 148                          | 8.1%  | 495               | 1.1%  | 145                   | 2.1   | 514                 | 2.3%  | 243                     | 73,924  | 213                 | 5.5%  | 281                  | 92.8% | 241                         | 2.67  | 343                            | 153,091   |
| Point Pleasant Beach borough                | Ocean      | 1.54      | 23.2           | 308      | 31                        | -10.1% | 116                          | 8.7%  | 402               | 2.3%  | 287                   | 0.7   | 188                 | 8.5%  | 259                     | 76,174  | 352                 | 4.6%  | 370                  | 94.4% | 523                         | 1.40  | 527                            | 451,748   |
| Caldwell borough                            | Essex      | 1.55      | 23.2           | 309      | 338                       | 2.9%   | 240                          | 6.5%  | 379               | 2.6%  | 294                   | 0.6   | 357                 | 4.8%  | 231                     | 72,708  | 267                 | 5.1%  | 277                  | 92.6% | 316                         | 2.44  | 308                            | 136,223   |
| Walpack township                            | Sussex     | 1.57      | 23.2           | 310      | 1                         | -44.4% | 2                            | 64.7% | 535               | 0.0%  | 434                   | 0.0   | 563                 | 0.0%  | 549                     | 156,124 | 563                 | 0.0%  | 21                   | 75.0% | 514                         | 1.55  | 414                            | 186,311   |
| Sandyston township                          | Sussex     | 1.57      | 23.1           | 311      | 107                       | -3.9%  | 80                           | 10.2% | 420               | 2.0%  | 434                   | 0.0   | 240                 | 7.1%  | 250                     | 74,875  | 256                 | 5.2%  | 415                  | 95.3% | 355                         | 2.29  | 292                            | 128,817   |
| Delran township                             | Burlington | 1.61      | 23.1           | 312      | 262                       | 0.9%   | 258                          | 6.3%  | 301               | 4.0%  | 162                   | 1.8   | 351                 | 4.9%  | 373                     | 90,512  | 437                 | 4.1%  | 221                  | 91.4% | 119                         | 3.14  | 145                            | 87,694    |
| Kenilworth borough                          | Union      | 1.61      | 23.0           | 313      | 463                       | 6.1%   | 474                          | 3.1%  | 329               | 3.6%  | 302                   | 0.6   | 521                 | 2.2%  | 402                     | 97,279  | 202                 | 5.6%  | 98                   | 86.3% | 236                         | 2.69  | 382                            | 169,570   |
| Stillwater township                         | Sussex     | 1.62      | 23.0           | 314      | 41                        | -8.2%  | 119                          | 8.6%  | 394               | 2.4%  | 372                   | 0.3   | 282                 | 6.3%  | 284                     | 79,392  | 303                 | 4.9%  | 389                  | 94.8% | 230                         | 2.70  | 256                            | 115,624   |
| Harmony township                            | Warren     | 1.65      | 22.9           | 315      | 48                        | -7.3%  | 418                          | 3.8%  | 185               | 6.8%  | 434                   | 0.0   | 357                 | 4.8%  | 296                     | 81,146  | 303                 | 4.9%  | 370                  | 94.4% | 374                         | 2.24  | 443                            | 208,852   |
| Linwood city                                | Atlantic   | 1.65      | 22.9           | 316      | 93                        | -4.3%  | 259                          | 6.2%  | 335               | 3.5%  | 331                   | 0.4   | 468                 | 3.0%  | 306                     | 82,419  | 183                 | 5.8%  | 375                  | 94.5% | 108                         | 3.18  | 306                            | 133,832   |
| Tinton Falls borough                        | Monmouth   | 1.67      | 22.9           | 317      | 408                       | 4.4%   | 207                          | 7.1%  | 329               | 3.6%  | 211                   | 1.2   | 272                 | 6.4%  | 242                     | 73,891  | 303                 | 4.9%  | 415                  | 95.3% | 473                         | 1.91  | 392                            | 174,905   |
| Hope township                               | Warren     | 1.68      | 22.8           | 318      | 112                       | -3.8%  | 443                          | 3.5%  | 287               | 4.3%  | 233                   | 1.0   | 367                 | 4.6%  | 365                     | 89,792  | 202                 | 5.6%  | 381                  | 94.6% | 207                         | 2.77  | 259                            | 116,876   |
| Nutley township                             | Essex      | 1.71      | 22.8           | 319      | 352                       | 3.2%   | 325                          | 5.2%  | 301               | 4.0%  | 326                   | 0.5   | 304                 | 5.8%  | 328                     | 84,974  | 267                 | 5.1%  | 318                  | 93.6% | 141                         | 3.03  | 288                            | 126,947   |
| Deal borough                                | Monmouth   | 1.72      | 22.7           | 320      | 10                        | -18.1% | 524                          | 2.1%  | 338               | 3.4%  | 434                   | 0.0   | 184                 | 8.6%  | 294                     | 80,714  | 369                 | 4.5%  | 84                   | 85.7% | 558                         | 0.69  | 558                            | 2,978,945 |
| Hasbrouck Heights borough                   | Bergen     | 1.74      | 22.7           | 321      | 417                       | 4.6%   | 537                          | 1.7%  | 237               | 5.5%  | 288                   | 0.7   | 290                 | 6.0%  | 302                     | 81,460  | 289                 | 5.0%  | 370                  | 94.4% | 247                         | 2.65  | 340                            | 150,814   |
| Harvey Cedars borough                       | Ocean      | 1.75      | 22.7           | 322      | 118                       | -3.7%  | 539                          | 1.7%  | 351               | 3.2%  | 434                   | 0.0   | 282                 | 6.3%  | 201                     | 69,167  | 30                  | 9.7%  | 526                  | 97.8% | 546                         | 0.96  | 561                            | 3,670,334 |
| Eagleswood township                         | Ocean      | 1.76      | 22.6           | 323      | 387                       | 4.0%   | 491                          | 2.8%  | 287               | 4.3%  | 434                   | 0.0   | 536                 | 1.7%  | 329                     | 85,000  | 111                 | 6.8%  | 264                  | 92.4% | 360                         | 2.27  | 332                            | 144,219   |
| Northvale borough                           | Bergen     | 1.78      | 22.6           | 324      | 479                       | 7.1%   | 417                          | 3.8%  | 389               | 2.5%  | 434                   | 0.0   | 174                 | 9.0%  | 326                     | 84,881  | 417                 | 4.2%  | 179                  | 89.9% | 321                         | 2.43  | 417                            | 191,088   |
| Middlesex borough                           | Middlesex  | 1.80      | 22.5           | 325      | 270                       | 1.1%   | 385                          | 4.3%  | 356               | 3.1%  | 277                   | 0.7   | 504                 | 2.5%  | 283                     | 79,327  | 303                 | 4.9%  | 206                  | 90.8% | 215                         | 2.75  | 212                            | 104,418   |
| Aberdeen township                           | Monmouth   | 1.82      | 22.5           | 326      | 311                       | 2.3%   | 368                          | 4.6%  | 364               | 2.9%  | 266                   | 0.8   | 258                 | 6.7%  | 322                     | 84,720  | 289                 | 5.0%  | 333                  | 93.8% | 293                         | 2.53  | 245                            | 112,133   |
| Logan township                              | Gloucester | 1.82      | 22.4           | 327      | 191                       | -1.5%  | 534                          | 1.8%  | 369               | 2.8%  | 203                   | 1.3   | 286                 | 6.1%  | 342                     | 87,200  | 321                 | 4.8%  | 242                  | 91.9% | 439                         | 2.05  | 428                            | 198,743   |
| Frankford township                          | Sussex     | 1.84      | 22.4           | 328      | 121                       | -3.6%  | 524                          | 6.3%  | 356               | 3.1%  | 434                   | 0.0   | 415                 | 3.9%  | 366                     | 89,891  | 174                 | 5.9%  | 274                  | 92.5% | 365                         | 2.26  | 336                            | 148,231   |
| Piscataway township                         | Middlesex  | 1.86      | 22.3           | 329      | 499                       | 8.0%   | 397                          | 4.1%  | 338               | 3.4%  | 292                   | 0.6   | 250                 | 6.9%  | 357                     | 88,494  | 256                 | 5.2%  | 287                  | 92.9% | 313                         | 2.45  | 265                            | 119,788   |
| South Plainfield borough                    | Middlesex  | 1.86      | 22.3           | 330      | 472                       | 6.5%   | 484                          | 2.9%  | 411               | 2.2%  | 375                   | 0.2   | 357                 | 4.8%  | 336                     | 86,404  | 321                 | 4.8%  | 116                  | 87.3% | 426                         | 2.09  | 341                            | 151,742   |
| Beach Haven borough                         | Ocean      | 1.90      | 22.2           | 331      | 68                        | -6.0%  | 481                          | 2.9%  | 446               | 1.7%  | 261                   | 0.9   | 250                 | 6.9%  | 221                     | 71,964  | 88                  | 7.4%  | 533                  | 98.0% | 539                         | 1.05  | 553                            | 1,741,442 |
| Teaneck township                            | Bergen     | 1.92      | 22.2           | 332      | 393                       | 4.1%   | 323                          | 5.3%  | 207               | 6.0%  | 196                   | 1.4   | 298                 | 5.9%  | 398                     | 96,760  | 383                 | 4.4%  | 336                  | 93.9% | 154                         | 2.96  | 305                            | 133,692   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       |                   |       |                       |       | Weighted at 100%    |       |                         |         |                     |       |                      |       | Weighted at 25%             |       |                                |           |
|   |            | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Wantage township                            | Sussex     | 1.95      | 22.1           | 333      | 218                       | -0.6%  | 167                          | 7.7%  | 369               | 2.8%  | 394                   | 0.2   | 389                 | 4.4%  | 344                     | 87,300  | 267                 | 5.1%  | 264                  | 92.4% | 259                         | 2.61  | 218                            | 105,404   |
| Clinton town                                | Hunterdon  | 1.96      | 22.1           | 334      | 150                       | -2.9%  | 497                          | 2.6%  | 182               | 6.9%  | 343                   | 0.4   | 230                 | 7.3%  | 419                     | 101,422 | 496                 | 3.7%  | 234                  | 91.7% | 170                         | 2.89  | 334                            | 146,047   |
| Englishtown borough                         | Monmouth   | 1.98      | 22.0           | 335      | 466                       | 6.1%   | 247                          | 6.4%  | 369               | 2.8%  | 434                   | 0.0   | 362                 | 4.7%  | 316                     | 83,317  | 227                 | 5.4%  | 253                  | 92.1% | 362                         | 2.27  | 272                            | 122,229   |
| West Milford township                       | Passaic    | 1.99      | 22.0           | 336      | 365                       | 3.4%   | 137                          | 8.2%  | 311               | 3.8%  | 208                   | 1.3   | 405                 | 4.1%  | 405                     | 98,556  | 267                 | 5.1%  | 318                  | 93.6% | 76                          | 3.38  | 247                            | 112,408   |
| Roosevelt borough                           | Monmouth   | 2.00      | 22.0           | 337      | 87                        | -4.7%  | 437                          | 3.6%  | 311               | 3.8%  | 434                   | 0.0   | 389                 | 4.4%  | 228                     | 72,321  | 227                 | 5.4%  | 513                  | 97.6% | 149                         | 2.98  | 186                            | 98,771    |
| Millstone borough                           | Somerset   | 2.00      | 22.0           | 338      | 297                       | 1.9%   | 145                          | 8.1%  | 311               | 3.8%  | 434                   | 0.0   | 494                 | 2.7%  | 430                     | 103,000 | 106                 | 6.9%  | 314                  | 93.5% | 263                         | 2.61  | 279                            | 124,612   |
| Hampton township                            | Sussex     | 2.03      | 21.9           | 339      | 122                       | -3.6%  | 237                          | 6.5%  | 456               | 1.6%  | 434                   | 0.0   | 407                 | 4.0%  | 258                     | 76,127  | 238                 | 5.3%  | 345                  | 94.0% | 283                         | 2.56  | 290                            | 127,960   |
| Point Pleasant borough                      | Ocean      | 2.04      | 21.8           | 340      | 130                       | -3.4%  | 224                          | 6.8%  | 379               | 2.6%  | 330                   | 0.4   | 250                 | 6.9%  | 364                     | 89,779  | 238                 | 5.3%  | 389                  | 94.8% | 481                         | 1.87  | 399                            | 177,894   |
| Cherry Hill township                        | Camden     | 2.06      | 21.8           | 341      | 265                       | 1.0%   | 350                          | 4.9%  | 262               | 4.8%  | 216                   | 1.2   | 339                 | 5.2%  | 380                     | 92,185  | 398                 | 4.3%  | 363                  | 94.3% | 80                          | 3.36  | 254                            | 114,892   |
| West Long Branch borough                    | Monmouth   | 2.09      | 21.7           | 342      | 172                       | -2.1%  | 548                          | 1.3%  | 270               | 4.7%  | 434                   | 0.0   | 429                 | 3.7%  | 293                     | 80,585  | 256                 | 5.2%  | 307                  | 93.3% | 419                         | 2.11  | 364                            | 161,273   |
| Westampton township                         | Burlington | 2.10      | 21.7           | 343      | 452                       | 5.7%   | 395                          | 4.1%  | 262               | 4.8%  | 35                    | 6.4   | 455                 | 3.3%  | 422                     | 101,653 | 398                 | 4.3%  | 526                  | 97.8% | 367                         | 2.26  | 316                            | 139,594   |
| Shamong township                            | Burlington | 2.18      | 21.5           | 344      | 111                       | -3.8%  | 512                          | 2.4%  | 237               | 5.5%  | 295                   | 0.6   | 362                 | 4.7%  | 392                     | 94,777  | 303                 | 4.9%  | 363                  | 94.3% | 298                         | 2.50  | 232                            | 109,197   |
| Westwood borough                            | Bergen     | 2.18      | 21.5           | 345      | 333                       | 2.8%   | 206                          | 7.1%  | 274               | 4.6%  | 434                   | 0.0   | 230                 | 7.3%  | 330                     | 85,849  | 398                 | 4.3%  | 385                  | 94.7% | 339                         | 2.35  | 387                            | 171,033   |
| Jackson township                            | Ocean      | 2.19      | 21.4           | 346      | 534                       | 12.6%  | 365                          | 4.6%  | 291               | 4.2%  | 316                   | 0.5   | 389                 | 4.4%  | 324                     | 84,871  | 213                 | 5.5%  | 328                  | 93.7% | 402                         | 2.17  | 275                            | 123,171   |
| Raritan borough                             | Somerset   | 2.22      | 21.3           | 347      | 553                       | 20.2%  | 96                           | 9.5%  | 324               | 3.7%  | 178                   | 1.6   | 310                 | 5.7%  | 241                     | 73,827  | 417                 | 4.2%  | 410                  | 95.2% | 371                         | 2.25  | 347                            | 153,959   |
| Jefferson township                          | Morris     | 2.23      | 21.3           | 348      | 378                       | 3.7%   | 361                          | 4.6%  | 379               | 2.6%  | 378                   | 0.2   | 254                 | 6.8%  | 389                     | 94,662  | 227                 | 5.4%  | 350                  | 94.1% | 274                         | 2.58  | 277                            | 124,387   |
| Independence township                       | Warren     | 2.24      | 21.3           | 349      | 80                        | -5.0%  | 448                          | 3.4%  | 479               | 1.3%  | 347                   | 0.4   | 415                 | 3.9%  | 282                     | 79,301  | 267                 | 5.1%  | 355                  | 94.2% | 190                         | 2.84  | 208                            | 103,299   |
| Haddon township                             | Camden     | 2.25      | 21.3           | 350      | 197                       | -1.3%  | 143                          | 8.2%  | 282               | 4.4%  | 335                   | 0.4   | 381                 | 4.5%  | 309                     | 82,621  | 450                 | 4.0%  | 415                  | 95.3% | 96                          | 3.24  | 159                            | 92,113    |
| East Hanover township                       | Morris     | 2.26      | 21.2           | 351      | 212                       | -0.7%  | 454                          | 3.4%  | 207               | 6.0%  | 396                   | 0.2   | 272                 | 6.4%  | 427                     | 102,165 | 437                 | 4.1%  | 179                  | 89.9% | 515                         | 1.54  | 497                            | 290,379   |
| Riverton borough                            | Burlington | 2.27      | 21.2           | 352      | 138                       | -3.2%  | 470                          | 3.1%  | 301               | 4.0%  | 191                   | 1.5   | 351                 | 4.9%  | 379                     | 92,125  | 339                 | 4.7%  | 455                  | 96.1% | 137                         | 3.05  | 191                            | 99,679    |
| Wenonah borough                             | Gloucester | 2.30      | 21.1           | 353      | 160                       | -2.5%  | 193                          | 7.3%  | 379               | 2.6%  | 62                    | 4.4   | 499                 | 2.6%  | 440                     | 104,375 | 352                 | 4.6%  | 513                  | 97.6% | 43                          | 3.75  | 188                            | 99,291    |
| Old Bridge township                         | Middlesex  | 2.32      | 21.1           | 354      | 450                       | 5.7%   | 398                          | 4.0%  | 301               | 4.0%  | 310                   | 0.6   | 441                 | 3.5%  | 318                     | 83,750  | 352                 | 4.6%  | 264                  | 92.4% | 327                         | 2.41  | 242                            | 111,455   |
| Emerson borough                             | Bergen     | 2.35      | 21.0           | 355      | 458                       | 5.9%   | 362                          | 4.6%  | 257               | 4.9%  | 408                   | 0.1   | 211                 | 7.8%  | 429                     | 102,500 | 417                 | 4.2%  | 240                  | 91.8% | 310                         | 2.45  | 369                            | 164,320   |
| Atlantic Highlands borough                  | Monmouth   | 2.35      | 21.0           | 356      | 71                        | -5.8%  | 371                          | 4.6%  | 456               | 1.6%  | 160                   | 1.9   | 272                 | 6.4%  | 349                     | 88,024  | 339                 | 4.7%  | 476                  | 96.7% | 412                         | 2.13  | 409                            | 185,182   |
| Dumont borough                              | Bergen     | 2.35      | 21.0           | 357      | 363                       | 3.3%   | 430                          | 3.7%  | 237               | 5.5%  | 364                   | 0.3   | 451                 | 3.4%  | 385                     | 93,074  | 369                 | 4.5%  | 274                  | 92.5% | 135                         | 3.07  | 235                            | 109,450   |
| Fair Lawn borough                           | Bergen     | 2.35      | 21.0           | 358      | 434                       | 5.2%   | 515                          | 2.3%  | 237               | 5.5%  | 328                   | 0.4   | 342                 | 5.1%  | 409                     | 99,536  | 369                 | 4.5%  | 247                  | 92.0% | 191                         | 2.84  | 321                            | 140,779   |
| Lincoln Park borough                        | Morris     | 2.36      | 21.0           | 359      | 119                       | -3.6%  | 276                          | 6.1%  | 436               | 1.8%  | 361                   | 0.3   | 451                 | 3.4%  | 305                     | 81,956  | 303                 | 4.9%  | 328                  | 93.7% | 267                         | 2.59  | 295                            | 130,952   |
| Mount Laurel township                       | Burlington | 2.40      | 20.8           | 360      | 216                       | -0.7%  | 309                          | 5.5%  | 338               | 3.4%  | 239                   | 1.0   | 342                 | 5.1%  | 347                     | 87,724  | 383                 | 4.4%  | 389                  | 94.8% | 336                         | 2.37  | 338                            | 149,582   |
| Edison township                             | Middlesex  | 2.41      | 20.8           | 361      | 349                       | 3.1%   | 391                          | 4.2%  | 329               | 3.6%  | 298                   | 0.6   | 342                 | 5.1%  | 374                     | 90,515  | 417                 | 4.2%  | 242                  | 91.9% | 345                         | 2.32  | 349                            | 154,193   |
| Blairtown township                          | Warren     | 2.42      | 20.8           | 362      | 124                       | -3.5%  | 326                          | 5.2%  | 369               | 2.8%  | 434                   | 0.0   | 468                 | 3.0%  | 321                     | 84,717  | 303                 | 4.9%  | 281                  | 92.8% | 364                         | 2.27  | 271                            | 121,798   |
| Tabernacle township                         | Burlington | 2.43      | 20.8           | 363      | 125                       | -3.5%  | 290                          | 5.8%  | 379               | 2.6%  | 238                   | 1.0   | 441                 | 3.5%  | 404                     | 98,375  | 238                 | 5.3%  | 350                  | 94.1% | 285                         | 2.55  | 204                            | 102,582   |
| Montclair township                          | Essex      | 2.45      | 20.7           | 364      | 239                       | 0.3%   | 343                          | 5.0%  | 277               | 4.5%  | 253                   | 0.9   | 258                 | 6.7%  | 407                     | 99,105  | 398                 | 4.3%  | 419                  | 95.4% | 144                         | 3.02  | 411                            | 185,332   |
| Mount Olive township                        | Morris     | 2.46      | 20.7           | 365      | 513                       | 9.9%   | 231                          | 6.5%  | 196               | 6.5%  | 355                   | 0.3   | 367                 | 4.6%  | 355                     | 88,333  | 383                 | 4.4%  | 442                  | 95.8% | 136                         | 3.06  | 223                            | 106,922   |
| Franklin township                           | Somerset   | 2.46      | 20.7           | 366      | 545                       | 15.8%  | 297                          | 5.7%  | 351               | 3.2%  | 201                   | 1.3   | 332                 | 5.3%  | 377                     | 90,949  | 303                 | 4.9%  | 318                  | 93.6% | 366                         | 2.26  | 315                            | 139,592   |
| Bay Head borough                            | Ocean      | 2.50      | 20.6           | 367      | 18                        | -14.7% | 47                           | 11.8% | 512               | 0.7%  | 50                    | 5.1   | 188                 | 8.5%  | 454                     | 108,542 | 321                 | 4.8%  | 558                  | 99.2% | 555                         | 0.82  | 551                            | 1,550,731 |
| Rockaway borough                            | Morris     | 2.53      | 20.5           | 368      | 232                       | 0.1%   | 186                          | 7.4%  | 456               | 1.6%  | 297                   | 0.6   | 514                 | 2.3%  | 273                     | 78,604  | 417                 | 4.2%  | 259                  | 92.3% | 287                         | 2.55  | 314                            | 138,242   |
| Cinnaminson township                        | Burlington | 2.54      | 20.4           | 369      | 487                       | 7.5%   | 370                          | 4.6%  | 301               | 4.0%  | 246                   | 1.0   | 332                 | 5.3%  | 369                     | 90,286  | 383                 | 4.4%  | 395                  | 94.9% | 194                         | 2.82  | 226                            | 108,105   |
| Howell township                             | Monmouth   | 2.55      | 20.4           | 370      | 346                       | 3.1%   | 509                          | 2.5%  | 282               | 4.4%  | 386                   | 0.2   | 396                 | 4.3%  | 387                     | 93,733  | 267                 | 5.1%  | 318                  | 93.6% | 359                         | 2.28  | 294                            | 129,741   |
| Lafayette township                          | Sussex     | 2.63      | 20.2           | 371      | 177                       | -1.9%  | 62                           | 10.8% | 427               | 1.9%  | 434                   | 0.0   | 339                 | 5.2%  | 391                     | 94,712  | 321                 | 4.8%  | 389                  | 94.8% | 289                         | 2.54  | 312                            | 137,559   |
| Butler borough                              | Morris     | 2.64      | 20.2           | 372      | 359                       | 3.3%   | 174                          | 7.5%  | 379               | 2.6%  | 434                   | 0.0   | 396                 | 4.3%  | 382                     | 92,377  | 369                 | 4.5%  | 264                  | 92.4% | 278                         | 2.57  | 273                            | 122,381   |
| Haddon Heights borough                      | Camden     | 2.65      | 20.1           | 373      | 229                       | -0.2%  | 280                          | 6.0%  | 277               | 4.5%  | 318                   | 0.5   | 441                 | 3.5%  | 352                     | 88,162  | 450                 | 4.0%  | 395                  | 94.9% | 132                         | 3.07  | 229                            | 108,424   |
| Lawrence township                           | Mercer     | 2.69      | 20.0           | 374      | 428                       | 5.0%   | 401                          | 4.0%  | 324               | 3.7%  | 322                   | 0.5   | 290                 | 6.0%  | 335                     | 86,301  | 514                 | 3.6%  | 311                  | 93.4% | 296                         | 2.51  | 339                            | 150,198   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |         | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |           |
| Andover township                            | Sussex     | 2.72      | 20.0           | 375      | 86                        | -4.8%  | 320                          | 5.3%  | 411               | 2.2%  | 434                   | 0.0   | 415                 | 3.9%  | 433                     | 103,598 | 369                 | 4.5%  | 221                  | 91.4% | 114                         | 3.16  | 252                            | 113,964   |
| Parsippany-Troy Hills township              | Morris     | 2.75      | 19.9           | 376      | 330                       | 2.8%   | 300                          | 5.7%  | 311               | 3.8%  | 399                   | 0.2   | 351                 | 4.9%  | 361                     | 89,385  | 417                 | 4.2%  | 336                  | 93.9% | 354                         | 2.29  | 358                            | 160,569   |
| Hardwick township                           | Warren     | 2.75      | 19.9           | 377      | 296                       | 1.9%   | 363                          | 4.6%  | 446               | 1.7%  | 434                   | 0.0   | 290                 | 6.0%  | 444                     | 105,556 | 267                 | 5.1%  | 264                  | 92.4% | 270                         | 2.59  | 238                            | 110,919   |
| Wood-Ridge borough                          | Bergen     | 2.75      | 19.9           | 378      | 505                       | 8.9%   | 331                          | 5.1%  | 345               | 3.3%  | 434                   | 0.0   | 321                 | 5.5%  | 399                     | 96,988  | 321                 | 4.8%  | 296                  | 93.1% | 290                         | 2.53  | 326                            | 142,132   |
| Rutherford borough                          | Bergen     | 2.76      | 19.9           | 379      | 380                       | 3.8%   | 473                          | 3.1%  | 345               | 3.3%  | 268                   | 0.8   | 367                 | 4.6%  | 323                     | 84,778  | 437                 | 4.1%  | 381                  | 94.6% | 258                         | 2.61  | 350                            | 154,211   |
| Franklin township                           | Warren     | 2.76      | 19.8           | 380      | 272                       | 1.1%   | 516                          | 2.3%  | 402               | 2.3%  | 291                   | 0.6   | 514                 | 2.3%  | 362                     | 89,420  | 267                 | 5.1%  | 355                  | 94.2% | 125                         | 3.11  | 300                            | 131,954   |
| East Brunswick township                     | Middlesex  | 2.77      | 19.8           | 381      | 336                       | 2.9%   | 366                          | 4.6%  | 324               | 3.7%  | 363                   | 0.3   | 272                 | 6.4%  | 406                     | 98,658  | 417                 | 4.2%  | 345                  | 94.0% | 235                         | 2.69  | 335                            | 147,674   |
| Monroe township                             | Middlesex  | 2.77      | 19.8           | 382      | 560                       | 28.9%  | 486                          | 2.8%  | 456               | 1.6%  | 374                   | 0.2   | 381                 | 4.5%  | 206                     | 70,357  | 238                 | 5.3%  | 303                  | 93.2% | 401                         | 2.17  | 418                            | 191,342   |
| Frelinghuysen township                      | Warren     | 2.78      | 19.8           | 383      | 163                       | -2.4%  | 550                          | 1.3%  | 484               | 1.2%  | 434                   | 0.0   | 441                 | 3.5%  | 415                     | 100,625 | 383                 | 4.4%  | 125                  | 87.9% | 320                         | 2.43  | 285                            | 126,398   |
| Stone Harbor borough                        | Cape May   | 2.78      | 19.8           | 384      | 15                        | -15.2% | 108                          | 9.0%  | 503               | 0.9%  | 434                   | 0.0   | 245                 | 7.0%  | 295                     | 81,111  | 35                  | 8.9%  | 513                  | 97.6% | 563                         | 0.57  | 562                            | 5,144,383 |
| Midland Park borough                        | Bergen     | 2.81      | 19.7           | 385      | 416                       | 4.5%   | 420                          | 3.7%  | 324               | 3.7%  | 367                   | 0.3   | 321                 | 5.5%  | 360                     | 89,130  | 352                 | 4.6%  | 442                  | 95.8% | 288                         | 2.54  | 378                            | 167,653   |
| Spring Lake Heights borough                 | Monmouth   | 2.82      | 19.7           | 386      | 55                        | -6.7%  | 191                          | 7.3%  | 466               | 1.5%  | 434                   | 0.0   | 429                 | 3.7%  | 229                     | 72,353  | 303                 | 4.9%  | 489                  | 97.0% | 524                         | 1.40  | 471                            | 256,905   |
| Lambertville city                           | Hunterdon  | 2.82      | 19.7           | 387      | 127                       | -3.5%  | 121                          | 8.6%  | 389               | 2.5%  | 369                   | 0.3   | 381                 | 4.5%  | 285                     | 79,444  | 556                 | 3.1%  | 287                  | 92.9% | 474                         | 1.90  | 431                            | 203,246   |
| Evesham township                            | Burlington | 2.83      | 19.6           | 388      | 269                       | 1.1%   | 274                          | 6.1%  | 376               | 2.7%  | 320                   | 0.5   | 332                 | 5.3%  | 375                     | 90,797  | 417                 | 4.2%  | 410                  | 95.2% | 251                         | 2.63  | 255                            | 115,057   |
| South Orange Village township               | Essex      | 2.84      | 19.6           | 389      | 213                       | -0.7%  | 329                          | 5.2%  | 411               | 2.2%  | 434                   | 0.0   | 121                 | 10.6% | 487                     | 116,727 | 398                 | 4.3%  | 389                  | 94.8% | 92                          | 3.26  | 372                            | 165,111   |
| Milltown borough                            | Middlesex  | 2.85      | 19.6           | 390      | 263                       | 0.9%   | 369                          | 4.6%  | 379               | 2.6%  | 313                   | 0.6   | 165                 | 9.3%  | 423                     | 101,685 | 398                 | 4.3%  | 473                  | 96.6% | 318                         | 2.44  | 280                            | 124,919   |
| Springfield township                        | Burlington | 2.92      | 19.4           | 391      | 200                       | -1.1%  | 407                          | 3.9%  | 525               | 0.4%  | 434                   | 0.0   | 286                 | 6.1%  | 445                     | 105,852 | 267                 | 5.1%  | 281                  | 92.8% | 216                         | 2.75  | 281                            | 125,061   |
| Wall township                               | Monmouth   | 2.93      | 19.4           | 392      | 250                       | 0.6%   | 445                          | 3.5%  | 394               | 2.4%  | 417                   | 0.1   | 267                 | 6.5%  | 383                     | 92,539  | 303                 | 4.9%  | 438                  | 95.7% | 476                         | 1.90  | 453                            | 227,368   |
| Pine Beach borough                          | Ocean      | 2.94      | 19.4           | 393      | 368                       | 3.4%   | 413                          | 3.8%  | 436               | 1.8%  | 110                   | 2.8   | 429                 | 3.7%  | 363                     | 89,750  | 383                 | 4.4%  | 461                  | 96.4% | 463                         | 1.94  | 287                            | 126,858   |
| Bordentown township                         | Burlington | 2.96      | 19.3           | 394      | 549                       | 16.8%  | 275                          | 6.1%  | 356               | 3.1%  | 230                   | 1.1   | 367                 | 4.6%  | 333                     | 86,104  | 417                 | 4.2%  | 401                  | 95.0% | 244                         | 2.66  | 244                            | 112,084   |
| Stockton borough                            | Hunterdon  | 2.97      | 19.3           | 395      | 63                        | -6.4%  | 32                           | 13.4% | 294               | 4.1%  | 434                   | 0.0   | 321                 | 5.5%  | 376                     | 90,938  | 514                 | 3.6%  | 508                  | 97.4% | 432                         | 2.08  | 403                            | 180,543   |
| Ringwood borough                            | Passaic    | 3.03      | 19.1           | 396      | 292                       | 1.8%   | 307                          | 5.5%  | 411               | 2.2%  | 354                   | 0.3   | 420                 | 3.8%  | 455                     | 108,638 | 339                 | 4.7%  | 259                  | 92.3% | 117                         | 3.15  | 296                            | 131,344   |
| Avalon borough                              | Cape May   | 3.04      | 19.1           | 397      | 4                         | -25.1% | 73                           | 10.4% | 535               | 0.0%  | 59                    | 4.7   | 367                 | 4.6%  | 317                     | 83,523  | 99                  | 7.1%  | 518                  | 97.7% | 565                         | 0.51  | 565                            | 6,335,760 |
| Long Beach township                         | Ocean      | 3.05      | 19.0           | 398      | 56                        | -6.7%  | 475                          | 3.0%  | 512               | 0.7%  | 434                   | 0.0   | 188                 | 8.5%  | 288                     | 80,096  | 116                 | 6.6%  | 505                  | 97.3% | 549                         | 0.90  | 557                            | 2,766,079 |
| Roxbury township                            | Morris     | 3.06      | 19.0           | 399      | 240                       | 0.3%   | 404                          | 3.9%  | 351               | 3.2%  | 305                   | 0.6   | 389                 | 4.4%  | 443                     | 105,105 | 352                 | 4.6%  | 350                  | 94.1% | 248                         | 2.65  | 313                            | 137,751   |
| Wayne township                              | Passaic    | 3.08      | 19.0           | 400      | 284                       | 1.6%   | 444                          | 3.5%  | 329               | 3.6%  | 332                   | 0.4   | 407                 | 4.0%  | 447                     | 106,357 | 369                 | 4.5%  | 296                  | 93.1% | 177                         | 2.87  | 401                            | 179,805   |
| Clark township                              | Union      | 3.10      | 18.9           | 401      | 473                       | 6.6%   | 525                          | 2.1%  | 420               | 2.0%  | 370                   | 0.3   | 429                 | 3.7%  | 378                     | 90,956  | 321                 | 4.8%  | 307                  | 93.3% | 325                         | 2.42  | 380                            | 168,469   |
| Mount Arlington borough                     | Morris     | 3.12      | 18.8           | 402      | 496                       | 7.9%   | 86                           | 9.9%  | 484               | 1.2%  | 174                   | 1.7   | 557                 | 0.7%  | 327                     | 84,912  | 289                 | 5.0%  | 458                  | 96.3% | 344                         | 2.32  | 331                            | 144,176   |
| Washington township                         | Warren     | 3.13      | 18.8           | 403      | 154                       | -2.8%  | 429                          | 3.7%  | 427               | 1.9%  | 434                   | 0.0   | 539                 | 1.6%  | 354                     | 88,322  | 321                 | 4.8%  | 395                  | 94.9% | 102                         | 3.21  | 227                            | 108,136   |
| Union township                              | Hunterdon  | 3.15      | 18.8           | 404      | 38                        | -8.4%  | 360                          | 4.6%  | 503               | 0.9%  | 434                   | 0.0   | 415                 | 3.9%  | 498                     | 122,527 | 369                 | 4.5%  | 125                  | 87.9% | 363                         | 2.27  | 329                            | 142,351   |
| Manasquan borough                           | Monmouth   | 3.20      | 18.6           | 405      | 75                        | -5.2%  | 160                          | 7.8%  | 338               | 3.4%  | 434                   | 0.0   | 298                 | 5.9%  | 386                     | 93,200  | 352                 | 4.6%  | 518                  | 97.7% | 528                         | 1.35  | 518                            | 352,904   |
| Middletown township                         | Monmouth   | 3.22      | 18.6           | 406      | 176                       | -2.0%  | 384                          | 4.3%  | 338               | 3.4%  | 389                   | 0.2   | 381                 | 4.5%  | 428                     | 102,474 | 321                 | 4.8%  | 425                  | 95.5% | 416                         | 2.12  | 366                            | 161,585   |
| Allentown borough                           | Monmouth   | 3.24      | 18.5           | 407      | 145                       | -3.0%  | 312                          | 5.4%  | 535               | 0.0%  | 434                   | 0.0   | 499                 | 2.6%  | 403                     | 97,434  | 321                 | 4.8%  | 281                  | 92.8% | 182                         | 2.86  | 251                            | 113,857   |
| Holland township                            | Hunterdon  | 3.27      | 18.4           | 408      | 133                       | -3.4%  | 153                          | 7.9%  | 389               | 2.5%  | 434                   | 0.0   | 484                 | 2.8%  | 350                     | 88,125  | 352                 | 4.6%  | 494                  | 97.1% | 331                         | 2.40  | 291                            | 128,378   |
| Edgewater borough                           | Bergen     | 3.27      | 18.4           | 409      | 558                       | 24.6%  | 157                          | 7.8%  | 226               | 5.7%  | 263                   | 0.8   | 148                 | 9.8%  | 424                     | 101,767 | 553                 | 3.2%  | 389                  | 94.8% | 518                         | 1.52  | 494                            | 285,262   |
| Hainesport township                         | Burlington | 3.28      | 18.4           | 410      | 540                       | 14.2%  | 405                          | 3.9%  | 535               | 0.0%  | 176                   | 1.7   | 326                 | 5.4%  | 371                     | 90,331  | 339                 | 4.7%  | 425                  | 95.5% | 408                         | 2.15  | 304                            | 133,449   |
| Cedar Grove township                        | Essex      | 3.31      | 18.3           | 411      | 319                       | 2.6%   | 526                          | 2.1%  | 534               | 0.1%  | 339                   | 0.4   | 349                 | 5.0%  | 425                     | 101,779 | 339                 | 4.7%  | 247                  | 92.0% | 414                         | 2.13  | 405                            | 181,308   |
| Maplewood township                          | Essex      | 3.33      | 18.3           | 412      | 379                       | 3.7%   | 150                          | 8.0%  | 402               | 2.3%  | 303                   | 0.6   | 342                 | 5.1%  | 489                     | 118,242 | 352                 | 4.6%  | 363                  | 94.3% | 99                          | 3.24  | 342                            | 152,248   |
| Barnegat Light borough                      | Ocean      | 3.36      | 18.2           | 413      | 17                        | -14.7% | 503                          | 2.5%  | 535               | 0.0%  | 434                   | 0.0   | 407                 | 4.0%  | 268                     | 77,500  | 111                 | 6.8%  | 558                  | 99.2% | 554                         | 0.84  | 554                            | 1,762,413 |
| Green Brook township                        | Somerset   | 3.37      | 18.2           | 414      | 527                       | 11.4%  | 215                          | 6.9%  | 345               | 3.3%  | 434                   | 0.0   | 298                 | 5.9%  | 513                     | 130,053 | 369                 | 4.5%  | 160                  | 89.2% | 330                         | 2.40  | 422                            | 196,018   |
| South Harrison township                     | Gloucester | 3.37      | 18.2           | 415      | 528                       | 11.6%  | 426                          | 3.7%  | 311               | 3.8%  | 139                   | 2.2   | 545                 | 1.3%  | 485                     | 116,375 | 303                 | 4.9%  | 303                  | 93.2% | 224                         | 2.72  | 282                            | 125,540   |



| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |         | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value |                                |           |
| East Amwell township                        | Hunterdon  | 3.37      | 18.1           | 416      | 49                        | -7.3%  | 272                          | 6.1%  | 484               | 1.2%  | 434                   | 0.0   | 342                 | 5.1%  | 400                     | 97,031  | 472                 | 3.9%  | 363                  | 94.3% | 428                         | 2.09  | 407                            | 182,939   |
| Pequanock township                          | Morris     | 3.39      | 18.1           | 417      | 422                       | 4.8%   | 415                          | 3.8%  | 402               | 2.3%  | 434                   | 0.0   | 468                 | 3.0%  | 346                     | 87,464  | 369                 | 4.5%  | 363                  | 94.3% | 448                         | 2.02  | 383                            | 169,973   |
| Springfield township                        | Union      | 3.40      | 18.1           | 418      | 544                       | 15.5%  | 423                          | 3.7%  | 294               | 4.1%  | 338                   | 0.4   | 357                 | 4.8%  | 408                     | 99,211  | 483                 | 3.8%  | 318                  | 93.6% | 148                         | 2.99  | 322                            | 141,441   |
| Hillsdale borough                           | Bergen     | 3.41      | 18.0           | 419      | 406                       | 4.4%   | 533                          | 1.9%  | 394               | 2.4%  | 421                   | 0.1   | 197                 | 8.2%  | 452                     | 108,224 | 450                 | 4.0%  | 355                  | 94.2% | 304                         | 2.48  | 388                            | 171,690   |
| Avon-by-the-Sea borough                     | Monmouth   | 3.53      | 17.7           | 420      | 20                        | -13.8% | 310                          | 5.5%  | 535               | 0.0%  | 314                   | 0.6   | 455                 | 3.3%  | 215                     | 71,513  | 398                 | 4.3%  | 542                  | 98.5% | 540                         | 1.05  | 533                            | 548,185   |
| Norwood borough                             | Bergen     | 3.53      | 17.7           | 421      | 340                       | 3.0%   | 536                          | 1.7%  | 466               | 1.5%  | 434                   | 0.0   | 362                 | 4.7%  | 381                     | 92,203  | 450                 | 4.0%  | 311                  | 93.4% | 400                         | 2.17  | 449                            | 221,103   |
| Chester borough                             | Morris     | 3.54      | 17.7           | 422      | 273                       | 1.1%   | 308                          | 5.5%  | 329               | 3.6%  | 434                   | 0.0   | 420                 | 3.8%  | 401                     | 97,250  | 496                 | 3.7%  | 375                  | 94.5% | 299                         | 2.49  | 461                            | 238,198   |
| Fredon township                             | Sussex     | 3.55      | 17.7           | 423      | 236                       | 0.2%   | 451                          | 3.4%  | 427               | 1.9%  | 434                   | 0.0   | 245                 | 7.0%  | 414                     | 100,368 | 437                 | 4.1%  | 489                  | 97.0% | 200                         | 2.79  | 299                            | 131,710   |
| Medford Lakes borough                       | Burlington | 3.57      | 17.6           | 424      | 104                       | -4.0%  | 531                          | 1.9%  | 402               | 2.3%  | 104                   | 2.9   | 558                 | 0.6%  | 411                     | 100,024 | 398                 | 4.3%  | 533                  | 98.0% | 157                         | 2.94  | 241                            | 111,106   |
| Alpine borough                              | Bergen     | 3.63      | 17.4           | 425      | 106                       | -4.0%  | 27                           | 14.0% | 456               | 1.6%  | 234                   | 1.0   | 115                 | 10.8% | 465                     | 111,146 | 543                 | 3.3%  | 442                  | 95.8% | 562                         | 0.63  | 548                            | 1,271,273 |
| Fairfield township                          | Essex      | 3.65      | 17.4           | 426      | 396                       | 4.1%   | 226                          | 6.8%  | 525               | 0.4%  | 218                   | 1.2   | 561                 | 0.3%  | 448                     | 106,691 | 194                 | 5.7%  | 318                  | 93.6% | 461                         | 1.95  | 523                            | 383,049   |
| Paramus borough                             | Bergen     | 3.65      | 17.4           | 427      | 388                       | 4.0%   | 389                          | 4.2%  | 376               | 2.7%  | 391                   | 0.2   | 468                 | 3.0%  | 412                     | 100,272 | 369                 | 4.5%  | 296                  | 93.1% | 510                         | 1.58  | 519                            | 357,776   |
| Hoboken city                                | Hudson     | 3.66      | 17.3           | 428      | 557                       | 21.7%  | 211                          | 7.0%  | 242               | 5.4%  | 243                   | 1.0   | 115                 | 10.8% | 474                     | 114,381 | 562                 | 2.7%  | 345                  | 94.0% | 529                         | 1.34  | 489                            | 282,059   |
| North Haledon borough                       | Passaic    | 3.66      | 17.3           | 429      | 495                       | 7.9%   | 457                          | 3.3%  | 535               | 0.0%  | 377                   | 0.2   | 405                 | 4.1%  | 394                     | 96,161  | 352                 | 4.6%  | 336                  | 93.9% | 294                         | 2.52  | 345                            | 153,857   |
| Byram township                              | Sussex     | 3.70      | 17.2           | 430      | 69                        | -5.9%  | 279                          | 6.0%  | 466               | 1.5%  | 411                   | 0.1   | 523                 | 2.1%  | 439                     | 104,281 | 267                 | 5.1%  | 518                  | 97.7% | 103                         | 3.21  | 267                            | 120,231   |
| Loch Arbour village                         | Monmouth   | 3.73      | 17.2           | 431      | 5                         | -22.4% | 112                          | 8.8%  | 535               | 0.0%  | 47                    | 5.3   | 560                 | 0.5%  | 468                     | 112,500 | 521                 | 3.5%  | 542                  | 98.5% | 437                         | 2.05  | 539                            | 732,502   |
| Freehold township                           | Monmouth   | 3.73      | 17.2           | 432      | 400                       | 4.2%   | 422                          | 3.7%  | 479               | 1.3%  | 373                   | 0.3   | 367                 | 4.6%  | 416                     | 100,759 | 383                 | 4.4%  | 385                  | 94.7% | 407                         | 2.15  | 402                            | 180,312   |
| Hardyston township                          | Sussex     | 3.73      | 17.1           | 433      | 503                       | 8.3%   | 109                          | 8.9%  | 402               | 2.3%  | 434                   | 0.0   | 504                 | 2.5%  | 390                     | 94,665  | 267                 | 5.1%  | 533                  | 98.0% | 303                         | 2.48  | 325                            | 141,640   |
| Manalapan township                          | Monmouth   | 3.82      | 16.9           | 434      | 512                       | 9.8%   | 318                          | 5.4%  | 345               | 3.3%  | 424                   | 0.1   | 420                 | 3.8%  | 450                     | 107,569 | 383                 | 4.4%  | 336                  | 93.9% | 456                         | 1.97  | 362                            | 160,912   |
| Rockleigh borough                           | Bergen     | 3.82      | 16.9           | 435      | 546                       | 16.1%  | 513                          | 2.4%  | 535               | 0.0%  | 434                   | 0.0   | 298                 | 5.9%  | 522                     | 133,125 | 369                 | 4.5%  | 59                   | 83.4% | 542                         | 1.01  | 516                            | 335,484   |
| Lebanon borough                             | Hunterdon  | 3.84      | 16.8           | 436      | 561                       | 34.1%  | 267                          | 6.2%  | 389               | 2.5%  | 434                   | 0.0   | 261                 | 6.6%  | 339                     | 86,620  | 352                 | 4.6%  | 499                  | 97.2% | 383                         | 2.22  | 375                            | 166,770   |
| East Greenwich township                     | Gloucester | 3.85      | 16.8           | 437      | 562                       | 35.7%  | 358                          | 4.7%  | 242               | 5.4%  | 311                   | 0.6   | 240                 | 7.1%  | 472                     | 113,421 | 417                 | 4.2%  | 415                  | 95.3% | 161                         | 2.93  | 234                            | 109,366   |
| West Caldwell township                      | Essex      | 3.88      | 16.7           | 438      | 271                       | 1.1%   | 442                          | 3.5%  | 506               | 0.8%  | 422                   | 0.1   | 477                 | 2.9%  | 410                     | 99,708  | 437                 | 4.1%  | 296                  | 93.1% | 343                         | 2.32  | 447                            | 216,295   |
| West Amwell township                        | Hunterdon  | 3.88      | 16.7           | 439      | 21                        | -13.4% | 478                          | 3.0%  | 446               | 1.7%  | 434                   | 0.0   | 514                 | 2.3%  | 435                     | 103,875 | 472                 | 3.9%  | 345                  | 94.0% | 420                         | 2.10  | 397                            | 175,737   |
| Franklin township                           | Hunterdon  | 3.90      | 16.7           | 440      | 300                       | 2.0%   | 144                          | 8.1%  | 495               | 1.1%  | 249                   | 0.9   | 468                 | 3.0%  | 396                     | 96,591  | 450                 | 4.0%  | 489                  | 97.0% | 341                         | 2.33  | 385                            | 170,708   |
| Verona township                             | Essex      | 3.92      | 16.6           | 441      | 274                       | 1.1%   | 383                          | 4.3%  | 427               | 1.9%  | 359                   | 0.3   | 436                 | 3.6%  | 421                     | 101,528 | 417                 | 4.2%  | 461                  | 96.4% | 234                         | 2.69  | 393                            | 174,906   |
| Allenhurst borough                          | Monmouth   | 3.92      | 16.6           | 442      | 9                         | -18.6% | 359                          | 4.7%  | 394               | 2.4%  | 434                   | 0.0   | 441                 | 3.5%  | 314                     | 83,155  | 450                 | 4.0%  | 518                  | 97.7% | 556                         | 0.76  | 545                            | 1,149,015 |
| Rockaway township                           | Morris     | 3.92      | 16.6           | 443      | 377                       | 3.6%   | 352                          | 4.8%  | 420               | 2.0%  | 401                   | 0.2   | 484                 | 2.8%  | 413                     | 100,303 | 417                 | 4.2%  | 438                  | 95.7% | 189                         | 2.84  | 357                            | 159,833   |
| Raritan township                            | Hunterdon  | 3.94      | 16.6           | 444      | 308                       | 2.2%   | 510                          | 2.4%  | 301               | 4.0%  | 379                   | 0.2   | 332                 | 5.3%  | 477                     | 114,569 | 472                 | 3.9%  | 410                  | 95.2% | 334                         | 2.38  | 416                            | 187,556   |
| Mansfield township                          | Burlington | 3.96      | 16.5           | 445      | 556                       | 20.7%  | 479                          | 3.0%  | 466               | 1.5%  | 324                   | 0.5   | 539                 | 1.6%  | 384                     | 92,594  | 303                 | 4.9%  | 375                  | 94.5% | 286                         | 2.55  | 318                            | 139,944   |
| Montvale borough                            | Bergen     | 3.99      | 16.4           | 446      | 538                       | 13.6%  | 559                          | 0.0%  | 277               | 4.5%  | 415                   | 0.1   | 211                 | 7.8%  | 461                     | 110,635 | 472                 | 3.9%  | 431                  | 95.6% | 447                         | 2.02  | 482                            | 271,085   |
| Plainsboro township                         | Middlesex  | 4.00      | 16.4           | 447      | 500                       | 8.1%   | 91                           | 9.7%  | 418               | 2.1%  | 385                   | 0.2   | 407                 | 4.0%  | 395                     | 96,480  | 543                 | 3.3%  | 425                  | 95.5% | 332                         | 2.39  | 410                            | 185,192   |
| Riverdale borough                           | Morris     | 4.03      | 16.3           | 448      | 563                       | 38.9%  | 289                          | 5.9%  | 506               | 0.8%  | 281                   | 0.7   | 396                 | 4.3%  | 343                     | 87,274  | 339                 | 4.7%  | 350                  | 94.1% | 495                         | 1.74  | 430                            | 202,829   |
| Greenwich township                          | Warren     | 4.04      | 16.3           | 449      | 468                       | 6.2%   | 250                          | 6.3%  | 345               | 3.3%  | 395                   | 0.2   | 461                 | 3.2%  | 464                     | 111,094 | 369                 | 4.5%  | 480                  | 96.8% | 210                         | 2.76  | 270                            | 121,774   |
| River Edge borough                          | Bergen     | 4.05      | 16.2           | 450      | 430                       | 5.0%   | 522                          | 2.2%  | 484               | 1.2%  | 371                   | 0.3   | 436                 | 3.6%  | 434                     | 103,607 | 514                 | 3.6%  | 296                  | 93.1% | 198                         | 2.80  | 333                            | 145,721   |
| Park Ridge borough                          | Bergen     | 4.07      | 16.2           | 451      | 367                       | 3.4%   | 530                          | 2.0%  | 389               | 2.5%  | 418                   | 0.1   | 461                 | 3.2%  | 437                     | 104,047 | 450                 | 4.0%  | 355                  | 94.2% | 369                         | 2.25  | 437                            | 206,615   |
| Longport borough                            | Atlantic   | 4.21      | 15.8           | 452      | 29                        | -10.8% | 464                          | 3.2%  | 517               | 0.6%  | 434                   | 0.0   | 451                 | 3.4%  | 337                     | 86,484  | 267                 | 5.1%  | 450                  | 96.0% | 552                         | 0.86  | 555                            | 2,117,449 |
| Lebanon township                            | Hunterdon  | 4.25      | 15.7           | 453      | 244                       | 0.5%   | 337                          | 5.0%  | 446               | 1.7%  | 434                   | 0.0   | 468                 | 3.0%  | 446                     | 106,156 | 383                 | 4.4%  | 465                  | 96.5% | 382                         | 2.23  | 327                            | 142,284   |
| Madison borough                             | Morris     | 4.26      | 15.7           | 454      | 304                       | 2.2%   | 377                          | 4.4%  | 456               | 1.6%  | 434                   | 0.0   | 310                 | 5.7%  | 459                     | 110,040 | 450                 | 4.0%  | 425                  | 95.5% | 502                         | 1.67  | 465                            | 249,095   |
| South Brunswick township                    | Middlesex  | 4.29      | 15.6           | 455      | 526                       | 11.2%  | 436                          | 3.6%  | 369               | 2.8%  | 306                   | 0.6   | 420                 | 3.8%  | 458                     | 109,551 | 450                 | 4.0%  | 406                  | 95.1% | 425                         | 2.09  | 415                            | 186,950   |
| Allamuchy township                          | Warren     | 4.29      | 15.6           | 456      | 492                       | 7.7%   | 375                          | 4.4%  | 525               | 0.4%  | 434                   | 0.0   | 407                 | 4.0%  | 359                     | 88,802  | 472                 | 3.9%  | 526                  | 97.8% | 257                         | 2.62  | 303                            | 132,653   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |         | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Waldwick borough                            | Bergen     | 4.32      | 15.5           | 457      | 436                       | 5.3%   | 460                          | 3.3%  | 506               | 0.8%  | 434                   | 0.0   | 261                 | 6.6%  | 451                     | 108,182 | 496                 | 3.7%  | 458                  | 96.3% | 255                         | 2.62  | 354                            | 155,878   |
| Bridgewater township                        | Somerset   | 4.33      | 15.5           | 458      | 343                       | 3.0%   | 446                          | 3.5%  | 345               | 3.3%  | 376                   | 0.2   | 436                 | 3.6%  | 476                     | 114,510 | 437                 | 4.1%  | 425                  | 95.5% | 459                         | 1.96  | 439                            | 207,432   |
| Florham Park borough                        | Morris     | 4.34      | 15.5           | 459      | 470                       | 6.3%   | 461                          | 3.3%  | 484               | 1.2%  | 398                   | 0.2   | 304                 | 5.8%  | 436                     | 103,916 | 450                 | 4.0%  | 450                  | 96.0% | 517                         | 1.53  | 480                            | 267,745   |
| Pennington borough                          | Mercer     | 4.36      | 15.4           | 460      | 189                       | -1.6%  | 554                          | 0.9%  | 498               | 1.0%  | 225                   | 1.2   | 290                 | 6.0%  | 481                     | 115,536 | 543                 | 3.3%  | 448                  | 95.9% | 277                         | 2.57  | 419                            | 192,555   |
| Oakland borough                             | Bergen     | 4.37      | 15.4           | 461      | 421                       | 4.8%   | 453                          | 3.4%  | 506               | 0.8%  | 434                   | 0.0   | 504                 | 2.5%  | 457                     | 109,258 | 369                 | 4.5%  | 375                  | 94.5% | 305                         | 2.47  | 406                            | 182,735   |
| Hanover township                            | Morris     | 4.37      | 15.4           | 462      | 477                       | 7.0%   | 374                          | 4.4%  | 338               | 3.4%  | 349                   | 0.3   | 484                 | 2.8%  | 473                     | 113,816 | 450                 | 4.0%  | 333                  | 93.8% | 511                         | 1.57  | 496                            | 288,172   |
| Monmouth Beach borough                      | Monmouth   | 4.38      | 15.3           | 463      | 66                        | -6.1%  | 213                          | 7.0%  | 427               | 1.9%  | 434                   | 0.0   | 314                 | 5.6%  | 431                     | 103,287 | 450                 | 4.0%  | 557                  | 99.1% | 534                         | 1.25  | 526                            | 428,226   |
| Delaware township                           | Hunterdon  | 4.39      | 15.3           | 464      | 114                       | -3.8%  | 532                          | 1.9%  | 309               | 3.9%  | 434                   | 0.0   | 514                 | 2.3%  | 441                     | 104,643 | 543                 | 3.3%  | 425                  | 95.5% | 393                         | 2.20  | 423                            | 196,165   |
| Medford township                            | Burlington | 4.43      | 15.2           | 465      | 253                       | 0.8%   | 458                          | 3.3%  | 394               | 2.4%  | 434                   | 0.0   | 468                 | 3.0%  | 456                     | 109,015 | 450                 | 4.0%  | 485                  | 96.9% | 192                         | 2.83  | 317                            | 139,925   |
| Metuchen borough                            | Middlesex  | 4.45      | 15.1           | 466      | 405                       | 4.3%   | 502                          | 2.5%  | 436               | 1.8%  | 258                   | 0.9   | 484                 | 2.8%  | 470                     | 112,971 | 496                 | 3.7%  | 401                  | 95.0% | 219                         | 2.74  | 373                            | 165,912   |
| Hopewell borough                            | Mercer     | 4.45      | 15.1           | 467      | 135                       | -3.3%  | 555                          | 0.8%  | 274               | 4.6%  | 434                   | 0.0   | 536                 | 1.7%  | 418                     | 101,316 | 514                 | 3.6%  | 533                  | 98.0% | 233                         | 2.69  | 371                            | 164,986   |
| Readington township                         | Hunterdon  | 4.46      | 15.1           | 468      | 158                       | -2.6%  | 434                          | 3.6%  | 456               | 1.6%  | 410                   | 0.1   | 381                 | 4.5%  | 488                     | 118,125 | 472                 | 3.9%  | 431                  | 95.6% | 338                         | 2.36  | 429                            | 201,488   |
| Scotch Plains township                      | Union      | 4.47      | 15.1           | 469      | 433                       | 5.1%   | 447                          | 3.5%  | 362               | 3.0%  | 388                   | 0.2   | 514                 | 2.3%  | 463                     | 110,908 | 437                 | 4.1%  | 455                  | 96.1% | 276                         | 2.57  | 381                            | 168,825   |
| Bedminster township                         | Somerset   | 4.47      | 15.1           | 470      | 224                       | -0.3%  | 228                          | 6.7%  | 427               | 1.9%  | 413                   | 0.1   | 407                 | 4.0%  | 397                     | 96,644  | 496                 | 3.7%  | 538                  | 98.1% | 530                         | 1.33  | 505                            | 304,630   |
| Clinton township                            | Hunterdon  | 4.49      | 15.0           | 471      | 117                       | -3.7%  | 390                          | 4.2%  | 466               | 1.5%  | 434                   | 0.0   | 484                 | 2.8%  | 499                     | 123,147 | 398                 | 4.3%  | 375                  | 94.5% | 319                         | 2.43  | 390                            | 174,322   |
| Pine Valley borough                         | Camden     | 4.51      | 15.0           | 472      | 6                         | -20.0% | 1                            | 81.3% | 535               | 0.0%  | 434                   | 0.0   | 563                 | 0.0%  | 345                     | 87,359  | 563                 | 0.0%  | 563                  | 100%  | 503                         | 1.67  | 560                            | 3,660,007 |
| Boonton township                            | Morris     | 4.52      | 15.0           | 473      | 288                       | 1.8%   | 427                          | 3.7%  | 362               | 3.0%  | 283                   | 0.7   | 531                 | 1.9%  | 480                     | 115,268 | 369                 | 4.5%  | 489                  | 97.0% | 449                         | 2.02  | 442                            | 208,788   |
| Bethlehem township                          | Hunterdon  | 4.54      | 14.9           | 474      | 164                       | -2.4%  | 270                          | 6.1%  | 277               | 4.5%  | 434                   | 0.0   | 367                 | 4.6%  | 517                     | 130,565 | 472                 | 3.9%  | 513                  | 97.6% | 228                         | 2.71  | 328                            | 142,325   |
| Califon borough                             | Hunterdon  | 4.57      | 14.8           | 475      | 201                       | -1.1%  | 547                          | 1.4%  | 535               | 0.0%  | 434                   | 0.0   | 461                 | 3.2%  | 417                     | 100,833 | 437                 | 4.1%  | 538                  | 98.1% | 100                         | 3.23  | 298                            | 131,657   |
| Morris Plains borough                       | Morris     | 4.57      | 14.8           | 476      | 234                       | 0.2%   | 488                          | 2.8%  | 436               | 1.8%  | 279                   | 0.7   | 523                 | 2.1%  | 462                     | 110,817 | 417                 | 4.2%  | 458                  | 96.3% | 451                         | 2.00  | 474                            | 260,756   |
| Moorestown township                         | Burlington | 4.58      | 14.8           | 477      | 254                       | 0.8%   | 260                          | 6.2%  | 356               | 3.1%  | 284                   | 0.7   | 420                 | 3.8%  | 495                     | 121,637 | 483                 | 3.8%  | 485                  | 96.9% | 418                         | 2.11  | 451                            | 224,751   |
| Cresskill borough                           | Bergen     | 4.58      | 14.8           | 478      | 497                       | 8.0%   | 348                          | 4.9%  | 484               | 1.2%  | 434                   | 0.0   | 441                 | 3.5%  | 460                     | 110,156 | 496                 | 3.7%  | 336                  | 93.9% | 394                         | 2.20  | 466                            | 249,820   |
| Chesterfield township                       | Burlington | 4.59      | 14.8           | 479      | 509                       | 9.4%   | 403                          | 3.9%  | 535               | 0.0%  | 406                   | 0.1   | 553                 | 0.9%  | 493                     | 120,515 | 339                 | 4.7%  | 234                  | 91.7% | 268                         | 2.59  | 195                            | 100,306   |
| Rocky Hill borough                          | Somerset   | 4.60      | 14.7           | 480      | 302                       | 2.1%   | 449                          | 3.4%  | 535               | 0.0%  | 434                   | 0.0   | 401                 | 4.2%  | 438                     | 104,219 | 483                 | 3.8%  | 438                  | 95.7% | 444                         | 2.04  | 413                            | 186,001   |
| Far Hills borough                           | Somerset   | 4.62      | 14.7           | 481      | 356                       | 3.2%   | 459                          | 3.3%  | 521               | 0.5%  | 434                   | 0.0   | 396                 | 4.3%  | 432                     | 103,333 | 450                 | 4.0%  | 401                  | 95.0% | 531                         | 1.30  | 530                            | 489,399   |
| Denville township                           | Morris     | 4.63      | 14.7           | 482      | 324                       | 2.7%   | 341                          | 5.0%  | 394               | 2.4%  | 358                   | 0.3   | 535                 | 1.8%  | 442                     | 104,815 | 437                 | 4.1%  | 518                  | 97.7% | 405                         | 2.16  | 421                            | 194,992   |
| Spring Lake borough                         | Monmouth   | 4.63      | 14.6           | 483      | 32                        | -9.9%  | 72                           | 10.4% | 466               | 1.5%  | 434                   | 0.0   | 401                 | 4.2%  | 420                     | 101,500 | 398                 | 4.3%  | 549                  | 98.7% | 559                         | 0.68  | 549                            | 1,305,750 |
| Kingwood township                           | Hunterdon  | 4.66      | 14.6           | 484      | 153                       | -2.8%  | 514                          | 2.4%  | 535               | 0.0%  | 434                   | 0.0   | 539                 | 1.6%  | 471                     | 113,306 | 339                 | 4.7%  | 406                  | 95.1% | 409                         | 2.15  | 359                            | 160,729   |
| Harrison township                           | Gloucester | 4.69      | 14.5           | 485      | 554                       | 20.4%  | 552                          | 1.2%  | 446               | 1.7%  | 175                   | 1.7   | 484                 | 2.8%  | 506                     | 127,975 | 321                 | 4.8%  | 401                  | 95.0% | 227                         | 2.71  | 257                            | 115,663   |
| Princeton borough                           | Mercer     | 4.71      | 14.4           | 486      | 237                       | 0.2%   | 188                          | 7.4%  | 498               | 1.0%  | 368                   | 0.3   | 290                 | 6.0%  | 478                     | 114,645 | 556                 | 3.1%  | 473                  | 96.6% | 445                         | 2.02  | 475                            | 262,576   |
| Mahwah township                             | Bergen     | 4.72      | 14.4           | 487      | 475                       | 6.8%   | 542                          | 1.6%  | 446               | 1.7%  | 423                   | 0.1   | 504                 | 2.5%  | 449                     | 107,336 | 383                 | 4.4%  | 431                  | 95.6% | 505                         | 1.64  | 452                            | 226,109   |
| Long Hill township                          | Morris     | 4.72      | 14.4           | 488      | 225                       | -0.3%  | 556                          | 0.8%  | 394               | 2.4%  | 434                   | 0.0   | 484                 | 2.8%  | 466                     | 111,500 | 472                 | 3.9%  | 450                  | 96.0% | 395                         | 2.20  | 426                            | 198,436   |
| Hillsborough township                       | Somerset   | 4.75      | 14.3           | 489      | 448                       | 5.7%   | 346                          | 4.9%  | 446               | 1.7%  | 380                   | 0.2   | 436                 | 3.6%  | 469                     | 112,788 | 450                 | 4.0%  | 499                  | 97.2% | 368                         | 2.26  | 352                            | 154,853   |
| Green township                              | Sussex     | 4.75      | 14.3           | 490      | 246                       | 0.5%   | 347                          | 4.9%  | 521               | 0.5%  | 434                   | 0.0   | 528                 | 2.0%  | 491                     | 119,286 | 417                 | 4.2%  | 419                  | 95.4% | 139                         | 3.05  | 301                            | 131,975   |
| Millstone township                          | Monmouth   | 4.79      | 14.2           | 491      | 454                       | 5.8%   | 336                          | 5.1%  | 521               | 0.5%  | 362                   | 0.3   | 367                 | 4.6%  | 515                     | 130,109 | 417                 | 4.2%  | 355                  | 94.2% | 372                         | 2.24  | 396                            | 175,699   |
| Sparta township                             | Sussex     | 4.89      | 13.9           | 492      | 203                       | -1.1%  | 281                          | 6.0%  | 379               | 2.6%  | 420                   | 0.1   | 484                 | 2.8%  | 518                     | 131,182 | 398                 | 4.3%  | 511                  | 97.5% | 160                         | 2.94  | 363                            | 161,116   |
| Washington township                         | Bergen     | 4.90      | 13.9           | 493      | 407                       | 4.4%   | 438                          | 3.6%  | 484               | 1.2%  | 383                   | 0.2   | 531                 | 1.9%  | 482                     | 115,571 | 398                 | 4.3%  | 442                  | 95.8% | 406                         | 2.15  | 412                            | 185,869   |
| Roseland borough                            | Essex      | 4.90      | 13.9           | 494      | 455                       | 5.8%   | 518                          | 2.3%  | 535               | 0.0%  | 434                   | 0.0   | 511                 | 2.4%  | 426                     | 101,786 | 437                 | 4.1%  | 448                  | 95.9% | 440                         | 2.05  | 509                            | 311,246   |
| Old Tappan borough                          | Bergen     | 4.91      | 13.9           | 495      | 486                       | 7.4%   | 450                          | 3.4%  | 479               | 1.3%  | 434                   | 0.0   | 415                 | 3.9%  | 484                     | 116,285 | 514                 | 3.6%  | 345                  | 94.0% | 470                         | 1.92  | 499                            | 292,845   |
| Summit city                                 | Union      | 4.91      | 13.9           | 496      | 415                       | 4.5%   | 382                          | 4.3%  | 369               | 2.8%  | 393                   | 0.2   | 401                 | 4.2%  | 510                     | 129,583 | 496                 | 3.7%  | 363                  | 94.3% | 479                         | 1.88  | 513                            | 333,017   |
| Brielle borough                             | Monmouth   | 4.92      | 13.8           | 497      | 162                       | -2.4%  | 469                          | 3.1%  | 456               | 1.6%  | 434                   | 0.0   | 504                 | 2.5%  | 497                     | 122,416 | 321                 | 4.8%  | 480                  | 96.8% | 497                         | 1.73  | 508                            | 308,425   |
| Englewood Cliffs borough                    | Bergen     | 4.94      | 13.8           | 498      | 315                       | 2.5%   | 102                          | 9.2%  | 282               | 4.4%  | 344                   | 0.4   | 441                 | 3.5%  | 535                     | 140,605 | 534                 | 3.4%  | 253                  | 92.1% | 544                         | 0.98  | 535                            | 604,143   |



| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |       |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|-------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |       | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at 25%           |       |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |         | Weighted at 25%     |       |                      |       |                             |       |                                |           |
|   |            | MRI Score | Distress Score | MRI Rank | Retained                  |       | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County     |           |                |          | Rank                      | Value | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Peapack and Gladstone borough               | Somerset   | 4.95      | 13.8           | 499      | 309                       | 2.3%  | 288                          | 5.9%  | 466               | 1.5%  | 434                   | 0.0   | 511                 | 2.4%  | 520                     | 132,250 | 417                 | 4.2%  | 294                  | 93.0% | 482                         | 1.87  | 491                            | 283,903   |
| Branchburg township                         | Somerset   | 5.03      | 13.5           | 500      | 257                       | 0.8%  | 505                          | 2.5%  | 476               | 1.4%  | 405                   | 0.1   | 420                 | 3.8%  | 502                     | 124,306 | 417                 | 4.2%  | 476                  | 96.7% | 410                         | 2.14  | 441                            | 208,408   |
| New Providence borough                      | Union      | 5.09      | 13.4           | 501      | 403                       | 4.3%  | 388                          | 4.2%  | 446               | 1.7%  | 402                   | 0.2   | 381                 | 4.5%  | 514                     | 130,057 | 496                 | 3.7%  | 438                  | 95.7% | 324                         | 2.42  | 435                            | 205,404   |
| Holmdel township                            | Monmouth   | 5.17      | 13.1           | 502      | 282                       | 1.6%  | 380                          | 4.4%  | 484               | 1.2%  | 434                   | 0.0   | 455                 | 3.3%  | 526                     | 136,525 | 398                 | 4.3%  | 370                  | 94.4% | 455                         | 1.97  | 469                            | 253,925   |
| Washington township                         | Morris     | 5.18      | 13.1           | 503      | 335                       | 2.9%  | 482                          | 2.9%  | 484               | 1.2%  | 431                   | 0.1   | 468                 | 3.0%  | 501                     | 124,177 | 398                 | 4.3%  | 494                  | 97.1% | 335                         | 2.37  | 348                            | 154,020   |
| Morris township                             | Morris     | 5.19      | 13.1           | 504      | 318                       | 2.5%  | 489                          | 2.8%  | 420               | 2.0%  | 434                   | 0.0   | 326                 | 5.4%  | 505                     | 127,805 | 521                 | 3.5%  | 450                  | 96.0% | 484                         | 1.83  | 456                            | 232,535   |
| Cranford township                           | Union      | 5.20      | 13.1           | 505      | 491                       | 7.7%  | 419                          | 3.8%  | 479               | 1.3%  | 387                   | 0.2   | 523                 | 2.1%  | 479                     | 115,201 | 483                 | 3.8%  | 465                  | 96.5% | 311                         | 2.45  | 394                            | 175,377   |
| Randolph township                           | Morris     | 5.20      | 13.1           | 506      | 287                       | 1.7%  | 499                          | 2.6%  | 446               | 1.7%  | 434                   | 0.0   | 499                 | 2.6%  | 492                     | 120,392 | 450                 | 4.0%  | 505                  | 97.3% | 314                         | 2.45  | 374                            | 166,723   |
| Montville township                          | Morris     | 5.20      | 13.0           | 507      | 306                       | 2.2%  | 456                          | 3.4%  | 436               | 1.8%  | 432                   | 0.0   | 436                 | 3.6%  | 496                     | 122,260 | 483                 | 3.8%  | 485                  | 96.9% | 434                         | 2.07  | 455                            | 230,227   |
| Watchung borough                            | Somerset   | 5.24      | 12.9           | 508      | 490                       | 7.5%  | 125                          | 8.5%  | 506               | 0.8%  | 350                   | 0.3   | 468                 | 3.0%  | 532                     | 140,163 | 417                 | 4.2%  | 336                  | 93.9% | 430                         | 2.08  | 498                            | 291,347   |
| Harrington Park borough                     | Bergen     | 5.26      | 12.9           | 509      | 342                       | 3.0%  | 559                          | 0.0%  | 498               | 1.0%  | 334                   | 0.4   | 351                 | 4.9%  | 507                     | 128,088 | 496                 | 3.7%  | 465                  | 96.5% | 302                         | 2.48  | 436                            | 206,342   |
| Closter borough                             | Bergen     | 5.37      | 12.6           | 510      | 390                       | 4.0%  | 471                          | 3.1%  | 476               | 1.4%  | 416                   | 0.1   | 504                 | 2.5%  | 500                     | 124,023 | 496                 | 3.7%  | 431                  | 95.6% | 403                         | 2.17  | 463                            | 245,364   |
| Cranbury township                           | Middlesex  | 5.37      | 12.6           | 511      | 522                       | 10.7% | 126                          | 8.5%  | 364               | 2.9%  | 273                   | 0.8   | 552                 | 1.0%  | 509                     | 128,750 | 450                 | 4.0%  | 461                  | 96.4% | 467                         | 1.93  | 522                            | 374,302   |
| Robbinsville township                       | Mercer     | 5.49      | 12.3           | 512      | 548                       | 16.7% | 527                          | 2.1%  | 364               | 2.9%  | 434                   | 0.0   | 548                 | 1.2%  | 486                     | 116,686 | 496                 | 3.7%  | 465                  | 96.5% | 181                         | 2.86  | 400                            | 178,741   |
| Upper Freehold township                     | Monmouth   | 5.50      | 12.2           | 513      | 555                       | 20.7% | 402                          | 3.9%  | 420               | 2.0%  | 434                   | 0.0   | 499                 | 2.6%  | 504                     | 127,753 | 321                 | 4.8%  | 494                  | 97.1% | 352                         | 2.29  | 404                            | 180,582   |
| River Vale township                         | Bergen     | 5.52      | 12.2           | 514      | 435                       | 5.2%  | 501                          | 2.5%  | 436               | 1.8%  | 434                   | 0.0   | 477                 | 2.9%  | 521                     | 132,265 | 450                 | 4.0%  | 465                  | 96.5% | 306                         | 2.46  | 433                            | 204,126   |
| Allendale borough                           | Bergen     | 5.56      | 12.0           | 515      | 395                       | 4.1%  | 216                          | 6.9%  | 517               | 0.6%  | 404                   | 0.1   | 407                 | 4.0%  | 534                     | 140,331 | 398                 | 4.3%  | 499                  | 97.2% | 380                         | 2.23  | 470                            | 255,207   |
| Alexandria township                         | Hunterdon  | 5.57      | 12.0           | 516      | 227                       | -0.2% | 58                           | 11.1% | 535               | 0.0%  | 336                   | 0.4   | 539                 | 1.6%  | 516                     | 130,262 | 437                 | 4.1%  | 549                  | 98.7% | 348                         | 2.31  | 361                            | 160,912   |
| Mountainside borough                        | Union      | 5.58      | 12.0           | 517      | 404                       | 4.3%  | 236                          | 6.5%  | 535               | 0.0%  | 434                   | 0.0   | 367                 | 4.6%  | 523                     | 133,571 | 521                 | 3.5%  | 419                  | 95.4% | 460                         | 1.96  | 472                            | 258,057   |
| Bernardsville borough                       | Somerset   | 5.67      | 11.7           | 518      | 350                       | 3.1%  | 182                          | 7.5%  | 418               | 2.1%  | 409                   | 0.1   | 545                 | 1.3%  | 475                     | 114,444 | 534                 | 3.4%  | 556                  | 99.0% | 486                         | 1.82  | 500                            | 296,448   |
| Haddonfield borough                         | Camden     | 5.72      | 11.6           | 519      | 185                       | -1.7% | 477                          | 3.0%  | 517               | 0.6%  | 329                   | 0.4   | 484                 | 2.8%  | 508                     | 128,440 | 521                 | 3.5%  | 549                  | 98.7% | 163                         | 2.92  | 427                            | 198,538   |
| Fanwood borough                             | Union      | 5.76      | 11.5           | 520      | 469                       | 6.3%  | 406                          | 3.9%  | 535               | 0.0%  | 341                   | 0.4   | 556                 | 0.8%  | 467                     | 111,905 | 514                 | 3.6%  | 553                  | 98.8% | 212                         | 2.76  | 346                            | 153,927   |
| Bernards township                           | Somerset   | 5.78      | 11.4           | 521      | 426                       | 5.0%  | 455                          | 3.4%  | 466               | 1.5%  | 425                   | 0.1   | 420                 | 3.8%  | 511                     | 129,690 | 521                 | 3.5%  | 499                  | 97.2% | 475                         | 1.90  | 478                            | 264,591   |
| Marlboro township                           | Monmouth   | 5.80      | 11.4           | 522      | 459                       | 5.9%  | 408                          | 3.9%  | 394               | 2.4%  | 426                   | 0.1   | 544                 | 1.5%  | 529                     | 137,805 | 450                 | 4.0%  | 457                  | 96.2% | 423                         | 2.10  | 408                            | 183,431   |
| Interlaken borough                          | Monmouth   | 5.83      | 11.3           | 523      | 54                        | -6.7% | 421                          | 3.7%  | 503               | 0.9%  | 434                   | 0.0   | 550                 | 1.1%  | 525                     | 135,938 | 352                 | 4.6%  | 511                  | 97.5% | 525                         | 1.39  | 503                            | 302,751   |
| Tenafly borough                             | Bergen     | 5.86      | 11.2           | 524      | 443                       | 5.5%  | 462                          | 3.3%  | 402               | 2.3%  | 428                   | 0.1   | 286                 | 6.1%  | 542                     | 147,196 | 534                 | 3.4%  | 489                  | 97.0% | 397                         | 2.19  | 504                            | 303,316   |
| Berkeley Heights township                   | Union      | 5.87      | 11.2           | 525      | 322                       | 2.7%  | 332                          | 5.1%  | 529               | 0.3%  | 382                   | 0.2   | 451                 | 3.4%  | 530                     | 139,152 | 496                 | 3.7%  | 465                  | 96.5% | 404                         | 2.16  | 464                            | 246,729   |
| Woolwich township                           | Gloucester | 5.88      | 11.2           | 526      | 565                       | 79.7% | 180                          | 7.5%  | 338               | 3.4%  | 353                   | 0.3   | 367                 | 4.6%  | 490                     | 118,509 | 483                 | 3.8%  | 375                  | 94.5% | 81                          | 3.35  | 189                            | 99,368    |
| Shrewsbury borough                          | Monmouth   | 5.91      | 11.1           | 527      | 521                       | 10.7% | 282                          | 6.0%  | 535               | 0.0%  | 434                   | 0.0   | 531                 | 1.9%  | 483                     | 116,087 | 521                 | 3.5%  | 508                  | 97.4% | 415                         | 2.12  | 490                            | 282,247   |
| Livingston township                         | Essex      | 5.91      | 11.1           | 528      | 440                       | 5.4%  | 428                          | 3.7%  | 436               | 1.8%  | 345                   | 0.4   | 484                 | 2.8%  | 539                     | 143,203 | 483                 | 3.8%  | 473                  | 96.6% | 346                         | 2.31  | 473                            | 260,211   |
| Warren township                             | Somerset   | 5.95      | 11.0           | 529      | 481                       | 7.2%  | 523                          | 2.2%  | 402               | 2.3%  | 434                   | 0.0   | 477                 | 2.9%  | 540                     | 143,833 | 472                 | 3.9%  | 431                  | 95.6% | 453                         | 2.00  | 495                            | 287,084   |
| Sea Girt borough                            | Monmouth   | 5.98      | 10.9           | 530      | 36                        | -9.5% | 411                          | 3.8%  | 512               | 0.7%  | 434                   | 0.0   | 477                 | 2.9%  | 453                     | 108,333 | 534                 | 3.4%  | 558                  | 99.2% | 557                         | 0.73  | 547                            | 1,255,649 |
| Wyckoff township                            | Bergen     | 6.00      | 10.8           | 531      | 399                       | 4.2%  | 519                          | 2.3%  | 512               | 0.7%  | 430                   | 0.1   | 477                 | 2.9%  | 519                     | 131,714 | 496                 | 3.7%  | 476                  | 96.7% | 493                         | 1.77  | 479                            | 266,784   |
| Oradell borough                             | Bergen     | 6.03      | 10.8           | 532      | 341                       | 3.0%  | 521                          | 2.3%  | 356               | 3.1%  | 434                   | 0.0   | 558                 | 0.6%  | 537                     | 141,550 | 521                 | 3.5%  | 431                  | 95.6% | 295                         | 2.52  | 445                            | 210,044   |
| Westfield town                              | Union      | 6.05      | 10.7           | 533      | 317                       | 2.5%  | 349                          | 4.9%  | 427               | 1.9%  | 400                   | 0.2   | 455                 | 3.3%  | 541                     | 146,734 | 521                 | 3.5%  | 480                  | 96.8% | 388                         | 2.21  | 467                            | 250,269   |
| Mendham borough                             | Morris     | 6.16      | 10.4           | 534      | 194                       | -1.4% | 508                          | 2.5%  | 535               | 0.0%  | 434                   | 0.0   | 465                 | 3.1%  | 512                     | 129,853 | 496                 | 3.7%  | 553                  | 98.8% | 469                         | 1.93  | 485                            | 275,055   |
| Kinnelon borough                            | Morris     | 6.19      | 10.3           | 535      | 370                       | 3.4%  | 557                          | 0.6%  | 535               | 0.0%  | 390                   | 0.2   | 494                 | 2.7%  | 533                     | 140,265 | 450                 | 4.0%  | 499                  | 97.2% | 326                         | 2.41  | 434                            | 204,847   |
| Rumson borough                              | Monmouth   | 6.23      | 10.2           | 536      | 116                       | -3.8% | 257                          | 6.3%  | 529               | 0.3%  | 434                   | 0.0   | 477                 | 2.9%  | 527                     | 136,538 | 483                 | 3.8%  | 542                  | 98.5% | 521                         | 1.44  | 531                            | 495,044   |
| Ridgewood village                           | Bergen     | 6.24      | 10.2           | 537      | 351                       | 3.2%  | 490                          | 2.8%  | 411               | 2.2%  | 403                   | 0.2   | 441                 | 3.5%  | 544                     | 147,823 | 521                 | 3.5%  | 513                  | 97.6% | 370                         | 2.25  | 468                            | 251,143   |
| Colts Neck township                         | Monmouth   | 6.26      | 10.1           | 538      | 168                       | -2.2% | 496                          | 2.6%  | 535               | 0.0%  | 434                   | 0.0   | 298                 | 5.9%  | 552                     | 160,000 | 417                 | 4.2%  | 499                  | 97.2% | 501                         | 1.69  | 502                            | 300,346   |
| Hopewell township                           | Mercer     | 6.28      | 10.1           | 539      | 514                       | 9.9%  | 416                          | 3.8%  | 446               | 1.7%  | 434                   | 0.0   | 531                 | 1.9%  | 536                     | 141,003 | 561                 | 2.9%  | 381                  | 94.6% | 281                         | 2.57  | 450                            | 224,044   |

| 1 = most distressed, 565 = least distressed |           |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         |                   |       | Education Indicator  |       | Fiscal Indicators           |       |                                |           |
|---|-----------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|-------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |           |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |           |           |                |          | Weighted at 25%           |        |                              |       | Weighted at 100%  |       |                       |       |                     |       |                         |         |                   |       |                      |       | Weighted at 25%             |       |                                |           |
|   |           |           |                |          | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained          |       | New                  |       | Retained                    |       | Retained                       |           |
| Municipality                                | County    | MRI Score | Distress Score | MRI Rank | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank              | Value | Rank                 | Value | Rank                        | Value |                                |           |
| Saddle River borough                        | Bergen    | 6.28      | 10.0           | 540      | 354                       | 3.2%   | 200                          | 7.2%  | 498               | 1.0%  | 434                   | 0.0   | 545                 | 1.3%  | 494                     | 121,026 | 543               | 3.3%  | 494                  | 97.1% | 548                         | 0.90  | 541                            | 767,374   |
| Ramsey borough                              | Bergen    | 6.35      | 9.9            | 541      | 431                       | 5.1%   | 549                          | 1.3%  | 466               | 1.5%  | 429                   | 0.1   | 523                 | 2.1%  | 524                     | 135,387 | 521               | 3.5%  | 533                  | 98.0% | 357                         | 2.28  | 457                            | 233,214   |
| Chatham borough                             | Morris    | 6.37      | 9.8            | 542      | 325                       | 2.7%   | 340                          | 5.0%  | 436               | 1.8%  | 419                   | 0.1   | 511                 | 2.4%  | 538                     | 142,765 | 543               | 3.3%  | 494                  | 97.1% | 500                         | 1.69  | 483                            | 272,336   |
| Mantoloking borough                         | Ocean     | 6.38      | 9.8            | 543      | 2                         | -29.7% | 10                           | 16.4% | 535               | 0.0%  | 434                   | 0.0   | 504                 | 2.5%  | 503                     | 126,250 | 339               | 4.7%  | 508                  | 97.4% | 560                         | 0.67  | 563                            | 5,290,324 |
| Little Silver borough                       | Monmouth  | 6.46      | 9.6            | 544      | 136                       | -3.2%  | 492                          | 2.8%  | 535               | 0.0%  | 434                   | 0.0   | 441                 | 3.5%  | 528                     | 136,818 | 496               | 3.7%  | 563                  | 100%  | 478                         | 1.89  | 493                            | 285,024   |
| Woodcliff Lake borough                      | Bergen    | 6.48      | 9.5            | 545      | 386                       | 4.0%   | 553                          | 1.1%  | 512               | 0.7%  | 351                   | 0.3   | 536                 | 1.7%  | 531                     | 139,857 | 534               | 3.4%  | 461                  | 96.4% | 436                         | 2.06  | 511                            | 327,025   |
| Montgomery township                         | Somerset  | 6.74      | 8.8            | 546      | 541                       | 14.7%  | 494                          | 2.7%  | 484               | 1.2%  | 433                   | 0.0   | 420                 | 3.8%  | 548                     | 155,334 | 450               | 4.0%  | 538                  | 98.1% | 329                         | 2.40  | 425                            | 197,705   |
| Chester township                            | Morris    | 6.76      | 8.7            | 547      | 412                       | 4.4%   | 129                          | 8.4%  | 535               | 0.0%  | 434                   | 0.0   | 477                 | 2.9%  | 546                     | 154,094 | 496               | 3.7%  | 548                  | 98.6% | 385                         | 2.22  | 460                            | 237,457   |
| Franklin Lakes borough                      | Bergen    | 6.80      | 8.6            | 548      | 392                       | 4.1%   | 400                          | 4.0%  | 529               | 0.3%  | 434                   | 0.0   | 465                 | 3.1%  | 550                     | 156,146 | 472               | 3.9%  | 476                  | 96.7% | 519                         | 1.51  | 524                            | 402,750   |
| Glen Rock borough                           | Bergen    | 6.89      | 8.4            | 549      | 391                       | 4.1%   | 511                          | 2.4%  | 484               | 1.2%  | 434                   | 0.0   | 528                 | 2.0%  | 547                     | 155,221 | 521               | 3.5%  | 518                  | 97.7% | 282                         | 2.57  | 444                            | 209,308   |
| Mendham township                            | Morris    | 6.93      | 8.2            | 550      | 313                       | 2.5%   | 540                          | 1.6%  | 529               | 0.3%  | 434                   | 0.0   | 298                 | 5.9%  | 560                     | 170,160 | 543               | 3.3%  | 450                  | 96.0% | 458                         | 1.96  | 514                            | 333,167   |
| Chatham township                            | Morris    | 6.95      | 8.2            | 551      | 299                       | 2.0%   | 202                          | 7.2%  | 533               | 0.2%  | 434                   | 0.0   | 523                 | 2.1%  | 545                     | 151,216 | 534               | 3.4%  | 526                  | 97.8% | 509                         | 1.60  | 512                            | 327,387   |
| Tewksbury township                          | Hunterdon | 7.07      | 7.9            | 552      | 222                       | -0.4%  | 88                           | 9.9%  | 535               | 0.0%  | 434                   | 0.0   | 548                 | 1.2%  | 558                     | 165,552 | 437               | 4.1%  | 542                  | 98.5% | 454                         | 1.98  | 488                            | 279,722   |
| Mountain Lakes borough                      | Morris    | 7.12      | 7.7            | 553      | 277                       | 1.3%   | 559                          | 0.0%  | 479               | 1.3%  | 325                   | 0.5   | 461                 | 3.2%  | 557                     | 164,432 | 534               | 3.4%  | 538                  | 98.1% | 384                         | 2.22  | 506                            | 307,534   |
| West Windsor township                       | Mercer    | 7.12      | 7.7            | 554      | 539                       | 14.1%  | 424                          | 3.7%  | 456               | 1.6%  | 427                   | 0.1   | 441                 | 3.5%  | 554                     | 161,750 | 556               | 3.1%  | 485                  | 96.9% | 322                         | 2.43  | 459                            | 233,339   |
| Demarest borough                            | Bergen    | 7.45      | 6.8            | 555      | 401                       | 4.3%   | 357                          | 4.7%  | 535               | 0.0%  | 434                   | 0.0   | 528                 | 2.0%  | 556                     | 163,571 | 534               | 3.4%  | 518                  | 97.7% | 433                         | 2.08  | 507                            | 307,745   |
| Ho-Ho-Kus borough                           | Bergen    | 7.46      | 6.8            | 556      | 326                       | 2.7%   | 387                          | 4.2%  | 517               | 0.6%  | 434                   | 0.0   | 562                 | 0.2%  | 555                     | 162,386 | 521               | 3.5%  | 480                  | 96.8% | 487                         | 1.82  | 510                            | 315,331   |
| Glen Ridge borough                          | Essex     | 7.52      | 6.6            | 557      | 369                       | 3.4%   | 538                          | 1.7%  | 525               | 0.4%  | 289                   | 0.7   | 550                 | 1.1%  | 561                     | 170,433 | 553               | 3.2%  | 531                  | 97.9% | 124                         | 3.11  | 446                            | 214,412   |
| Fair Haven borough                          | Monmouth  | 7.52      | 6.6            | 558      | 207                       | -0.9%  | 520                          | 2.3%  | 535               | 0.0%  | 434                   | 0.0   | 553                 | 0.9%  | 551                     | 157,344 | 534               | 3.4%  | 542                  | 98.5% | 466                         | 1.93  | 481                            | 269,412   |
| Haworth borough                             | Bergen    | 7.53      | 6.6            | 559      | 344                       | 3.0%   | 545                          | 1.5%  | 521               | 0.5%  | 434                   | 0.0   | 553                 | 0.9%  | 553                     | 160,526 | 543               | 3.3%  | 526                  | 97.8% | 333                         | 2.38  | 477                            | 263,463   |
| Upper Saddle River borough                  | Bergen    | 7.57      | 6.5            | 560      | 438                       | 5.3%   | 468                          | 3.1%  | 420               | 2.0%  | 434                   | 0.0   | 521                 | 2.2%  | 559                     | 169,301 | 543               | 3.3%  | 531                  | 97.9% | 490                         | 1.79  | 515                            | 333,239   |
| Essex Fells borough                         | Essex     | 7.91      | 5.5            | 561      | 285                       | 1.7%   | 410                          | 3.8%  | 535               | 0.0%  | 434                   | 0.0   | 539                 | 1.6%  | 563                     | 172,386 | 483               | 3.8%  | 561                  | 99.6% | 446                         | 2.02  | 517                            | 352,021   |
| Harding township                            | Morris    | 8.12      | 4.9            | 562      | 501                       | 8.1%   | 551                          | 1.2%  | 535               | 0.0%  | 434                   | 0.0   | 455                 | 3.3%  | 562                     | 171,331 | 496               | 3.7%  | 542                  | 98.5% | 545                         | 0.97  | 534                            | 562,920   |
| Millburn township                           | Essex     | 8.15      | 4.9            | 563      | 303                       | 2.1%   | 386                          | 4.3%  | 498               | 1.0%  | 360                   | 0.3   | 494                 | 2.7%  | 564                     | 184,783 | 553               | 3.2%  | 553                  | 98.8% | 483                         | 1.86  | 529                            | 477,565   |
| North Caldwell borough                      | Essex     | 8.40      | 4.1            | 564      | 204                       | -1.1%  | 559                          | 0.0%  | 506               | 0.8%  | 357                   | 0.3   | 514                 | 2.3%  | 565                     | 200,152 | 556               | 3.1%  | 465                  | 96.5% | 424                         | 2.10  | 476                            | 263,018   |
| Tavistock borough                           | Camden    | 9.89      | 0.0            | 565      | 3                         | -28.6% | 559                          | 0.0%  | 535               | 0.0%  | 434                   | 0.0   | 563                 | 0.0%  | 543                     | 147,762 | 563               | 0.0%  | 563                  | 100%  | 496                         | 1.74  | 559                            | 3,404,662 |

## 2017 Municipal Revitalization Index Scores by Municipality

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at .25           |        |                              |       | Weighted at 1     |       |                       |       | Weighted at .25     |       |                         |         |                     |       |                      |       |                             |       |                                |           |
| Municipality County                         |            | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Aberdeen township                           | Monmouth   | 1.82      | 22.5           | 326      | 311                       | 2.3%   | 368                          | 4.6%  | 364               | 2.9%  | 266                   | 0.8   | 258                 | 6.7%  | 322                     | 84,720  | 289                 | 5.0%  | 333                  | 93.8% | 293                         | 2.53  | 245                            | 112,133   |
| Absecon city                                | Atlantic   | -3.60     | 37.5           | 108      | 264                       | 0.9%   | 230                          | 6.6%  | 237               | 5.5%  | 39                    | 6.0   | 351                 | 4.9%  | 144                     | 63,656  | 35                  | 8.9%  | 120                  | 87.5% | 184                         | 2.86  | 150                            | 89,913    |
| Alexandria township                         | Hunterdon  | 5.57      | 12.0           | 516      | 227                       | -0.2%  | 58                           | 11.1% | 535               | 0.0%  | 336                   | 0.4   | 539                 | 1.6%  | 516                     | 130,262 | 437                 | 4.1%  | 549                  | 98.7% | 348                         | 2.31  | 361                            | 160,912   |
| Allamuchy township                          | Warren     | 4.29      | 15.6           | 456      | 492                       | 7.7%   | 375                          | 4.4%  | 525               | 0.4%  | 434                   | 0.0   | 407                 | 4.0%  | 359                     | 88,802  | 472                 | 3.9%  | 526                  | 97.8% | 257                         | 2.62  | 303                            | 132,653   |
| Allendale borough                           | Bergen     | 5.56      | 12.0           | 515      | 395                       | 4.1%   | 216                          | 6.9%  | 517               | 0.6%  | 404                   | 0.1   | 407                 | 4.0%  | 534                     | 140,331 | 398                 | 4.3%  | 499                  | 97.2% | 380                         | 2.23  | 470                            | 255,207   |
| Allenhurst borough                          | Monmouth   | 3.92      | 16.6           | 442      | 9                         | -18.6% | 359                          | 4.7%  | 394               | 2.4%  | 434                   | 0.0   | 441                 | 3.5%  | 314                     | 83,155  | 450                 | 4.0%  | 518                  | 97.7% | 556                         | 0.76  | 545                            | 1,149,015 |
| Allentown borough                           | Monmouth   | 3.24      | 18.5           | 407      | 145                       | -3.0%  | 312                          | 5.4%  | 535               | 0.0%  | 434                   | 0.0   | 499                 | 2.6%  | 403                     | 97,434  | 321                 | 4.8%  | 281                  | 92.8% | 182                         | 2.86  | 251                            | 113,857   |
| Alloway township                            | Salem      | 0.78      | 25.4           | 260      | 488                       | 7.5%   | 142                          | 8.2%  | 190               | 6.7%  | 188                   | 1.5   | 326                 | 5.4%  | 238                     | 73,586  | 202                 | 5.6%  | 419                  | 95.4% | 261                         | 2.61  | 139                            | 86,157    |
| Alpha borough                               | Warren     | -1.92     | 32.9           | 158      | 44                        | -7.7%  | 194                          | 7.3%  | 128               | 8.8%  | 206                   | 1.3   | 153                 | 9.6%  | 101                     | 58,804  | 202                 | 5.6%  | 193                  | 90.4% | 116                         | 3.15  | 157                            | 91,906    |
| Alpine borough                              | Bergen     | 3.63      | 17.4           | 425      | 106                       | -4.0%  | 27                           | 14.0% | 456               | 1.6%  | 234                   | 1.0   | 115                 | 10.8% | 465                     | 111,146 | 543                 | 3.3%  | 442                  | 95.8% | 562                         | 0.63  | 548                            | 1,271,273 |
| Andover borough                             | Sussex     | 0.90      | 25.0           | 268      | 37                        | -8.8%  | 118                          | 8.6%  | 436               | 1.8%  | 83                    | 3.4   | 389                 | 4.4%  | 261                     | 76,875  | 472                 | 3.9%  | 215                  | 91.3% | 222                         | 2.73  | 250                            | 113,444   |
| Andover township                            | Sussex     | 2.72      | 20.0           | 375      | 86                        | -4.8%  | 320                          | 5.3%  | 411               | 2.2%  | 434                   | 0.0   | 415                 | 3.9%  | 433                     | 103,598 | 369                 | 4.5%  | 221                  | 91.4% | 114                         | 3.16  | 252                            | 113,964   |
| Asbury Park city                            | Monmouth   | -11.98    | 60.8           | 20       | 82                        | -4.9%  | 38                           | 12.5% | 15                | 25.1% | 55                    | 4.9   | 9                   | 31.9% | 7                       | 32,755  | 77                  | 7.6%  | 47                   | 82.0% | 462                         | 1.95  | 149                            | 89,178    |
| Atlantic City city                          | Atlantic   | -23.33    | 92.4           | 3        | 103                       | -4.0%  | 24                           | 14.4% | 6                 | 31.6% | 4                     | 19.7  | 3                   | 36.9% | 2                       | 25,737  | 5                   | 13.2% | 9                    | 69.6% | 86                          | 3.31  | 368                            | 163,937   |
| Atlantic Highlands borough                  | Monmouth   | 2.35      | 21.0           | 356      | 71                        | -5.8%  | 371                          | 4.6%  | 456               | 1.6%  | 160                   | 1.9   | 272                 | 6.4%  | 349                     | 88,024  | 339                 | 4.7%  | 476                  | 96.7% | 412                         | 2.13  | 409                            | 185,182   |
| Audubon borough                             | Camden     | 0.69      | 25.6           | 255      | 140                       | -3.1%  | 330                          | 5.2%  | 231               | 5.6%  | 127                   | 2.4   | 314                 | 5.6%  | 279                     | 79,000  | 352                 | 4.6%  | 328                  | 93.7% | 73                          | 3.40  | 124                            | 81,159    |
| Audubon Park borough                        | Camden     | -5.02     | 41.5           | 76       | 83                        | -4.9%  | 528                          | 2.0%  | 173               | 7.0%  | 241                   | 1.0   | 184                 | 8.6%  | 35                      | 44,722  | 30                  | 9.7%  | 65                   | 84.2% | 3                           | 5.38  | 4                              | 20,746    |
| Avalon borough                              | Cape May   | 3.04      | 19.1           | 397      | 4                         | -25.1% | 73                           | 10.4% | 535               | 0.0%  | 59                    | 4.7   | 367                 | 4.6%  | 317                     | 83,523  | 99                  | 7.1%  | 518                  | 97.7% | 565                         | 0.51  | 565                            | 6,335,760 |
| Avon-by-the-Sea borough                     | Monmouth   | 3.53      | 17.7           | 420      | 20                        | -13.8% | 310                          | 5.5%  | 535               | 0.0%  | 314                   | 0.6   | 455                 | 3.3%  | 215                     | 71,513  | 398                 | 4.3%  | 542                  | 98.5% | 540                         | 1.05  | 533                            | 548,185   |
| Barneget Light borough                      | Ocean      | 3.36      | 18.2           | 413      | 17                        | -14.7% | 503                          | 2.5%  | 535               | 0.0%  | 434                   | 0.0   | 407                 | 4.0%  | 268                     | 77,500  | 111                 | 6.8%  | 558                  | 99.2% | 554                         | 0.84  | 554                            | 1,762,413 |
| Barneget township                           | Ocean      | -1.37     | 31.3           | 175      | 551                       | 18.9%  | 296                          | 5.7%  | 166               | 7.2%  | 101                   | 3.0   | 125                 | 10.5% | 163                     | 65,405  | 141                 | 6.3%  | 212                  | 91.1% | 273                         | 2.58  | 203                            | 101,919   |
| Barrington borough                          | Camden     | -1.47     | 31.6           | 172      | 123                       | -3.6%  | 334                          | 5.1%  | 67                | 13.6% | 235                   | 1.0   | 272                 | 6.4%  | 123                     | 61,711  | 289                 | 5.0%  | 227                  | 91.5% | 34                          | 3.85  | 105                            | 75,419    |
| Bass River township                         | Burlington | -3.70     | 37.8           | 104      | 102                       | -4.0%  | 435                          | 3.6%  | 143               | 8.2%  | 282                   | 0.7   | 125                 | 10.5% | 133                     | 62,727  | 26                  | 9.8%  | 102                  | 86.5% | 468                         | 1.93  | 268                            | 120,759   |
| Bay Head borough                            | Ocean      | 2.50      | 20.6           | 367      | 18                        | -14.7% | 47                           | 11.8% | 512               | 0.7%  | 50                    | 5.1   | 188                 | 8.5%  | 454                     | 108,542 | 321                 | 4.8%  | 558                  | 99.2% | 555                         | 0.82  | 551                            | 1,550,731 |
| Bayonne city                                | Hudson     | -4.56     | 40.2           | 82       | 489                       | 7.5%   | 293                          | 5.8%  | 79                | 12.0% | 57                    | 4.9   | 62                  | 14.8% | 75                      | 54,413  | 174                 | 5.9%  | 116                  | 87.3% | 101                         | 3.22  | 127                            | 81,946    |
| Beach Haven borough                         | Ocean      | 1.90      | 22.2           | 331      | 68                        | -6.0%  | 481                          | 2.9%  | 446               | 1.7%  | 261                   | 0.9   | 250                 | 6.9%  | 221                     | 71,964  | 88                  | 7.4%  | 533                  | 98.0% | 539                         | 1.05  | 553                            | 1,741,442 |
| Beachwood borough                           | Ocean      | -0.55     | 29.0           | 209      | 316                       | 2.5%   | 344                          | 5.0%  | 115               | 9.3%  | 224                   | 1.2   | 179                 | 8.8%  | 216                     | 71,540  | 174                 | 5.9%  | 281                  | 92.8% | 413                         | 2.13  | 110                            | 77,549    |
| Bedminster township                         | Somerset   | 4.47      | 15.1           | 470      | 224                       | -0.3%  | 228                          | 6.7%  | 427               | 1.9%  | 413                   | 0.1   | 407                 | 4.0%  | 397                     | 96,644  | 496                 | 3.7%  | 538                  | 98.1% | 530                         | 1.33  | 505                            | 304,630   |
| Belleville township                         | Essex      | -3.07     | 36.1           | 120      | 275                       | 1.2%   | 244                          | 6.4%  | 115               | 9.3%  | 109                   | 2.8   | 143                 | 9.9%  | 162                     | 65,234  | 141                 | 6.3%  | 95                   | 86.2% | 60                          | 3.54  | 101                            | 74,390    |
| Bellmawr borough                            | Camden     | -4.54     | 40.2           | 83       | 198                       | -1.2%  | 178                          | 7.5%  | 115               | 9.3%  | 64                    | 4.4   | 66                  | 14.3% | 58                      | 50,784  | 124                 | 6.5%  | 154                  | 89.0% | 41                          | 3.79  | 72                             | 66,466    |
| Belmar borough                              | Monmouth   | -0.15     | 27.9           | 226      | 98                        | -4.2%  | 133                          | 8.2%  | 274               | 4.6%  | 213                   | 1.2   | 152                 | 9.7%  | 129                     | 62,083  | 267                 | 5.1%  | 234                  | 91.7% | 532                         | 1.30  | 484                            | 273,923   |
| Belvidere town                              | Warren     | -2.33     | 34.0           | 144      | 52                        | -6.9%  | 122                          | 8.6%  | 76                | 12.7% | 227                   | 1.2   | 194                 | 8.4%  | 89                      | 56,221  | 238                 | 5.3%  | 214                  | 91.2% | 31                          | 3.90  | 87                             | 69,951    |

|   |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |         |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|---------|
| 1 = most distressed, 565 = least distressed |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |         |
|   |            |           |                |          | Weighted at .25           |        |                              |       | Weighted at 1     |       |                       |       | Weighted at .25     |       |                         |         |                     |       |                      |       |                             |       |                                |         |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |         |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value   |
| Bergenfield borough                         | Bergen     | 0.70      | 25.6           | 256      | 418                       | 4.6%   | 393                          | 4.1%  | 202               | 6.2%  | 317                   | 0.5   | 219                 | 7.6%  | 279                     | 79,000  | 417                 | 4.2%  | 162                  | 89.3% | 127                         | 3.10  | 190                            | 99,505  |
| Berkeley Heights township                   | Union      | 5.87      | 11.2           | 525      | 322                       | 2.7%   | 332                          | 5.1%  | 529               | 0.3%  | 382                   | 0.2   | 451                 | 3.4%  | 530                     | 139,152 | 496                 | 3.7%  | 465                  | 96.5% | 404                         | 2.16  | 464                            | 246,729 |
| Berkeley township                           | Ocean      | -2.50     | 34.5           | 138      | 248                       | 0.6%   | 181                          | 7.5%  | 222               | 5.8%  | 226                   | 1.2   | 219                 | 7.6%  | 32                      | 43,942  | 77                  | 7.6%  | 118                  | 87.4% | 452                         | 2.00  | 286                            | 126,774 |
| Berlin borough                              | Camden     | -0.58     | 29.1           | 206      | 508                       | 9.2%   | 127                          | 8.4%  | 253               | 5.0%  | 75                    | 3.7   | 202                 | 8.1%  | 307                     | 82,429  | 256                 | 5.2%  | 159                  | 89.1% | 140                         | 3.04  | 175                            | 96,959  |
| Berlin township                             | Camden     | -4.22     | 39.3           | 94       | 307                       | 2.2%   | 245                          | 6.4%  | 102               | 10.1% | 103                   | 2.9   | 136                 | 10.1% | 104                     | 58,893  | 103                 | 7.0%  | 56                   | 83.3% | 55                          | 3.56  | 214                            | 104,980 |
| Bernards township                           | Somerset   | 5.78      | 11.4           | 521      | 426                       | 5.0%   | 455                          | 3.4%  | 466               | 1.5%  | 425                   | 0.1   | 420                 | 3.8%  | 511                     | 129,690 | 521                 | 3.5%  | 499                  | 97.2% | 475                         | 1.90  | 478                            | 264,591 |
| Bernardsville borough                       | Somerset   | 5.67      | 11.7           | 518      | 350                       | 3.1%   | 182                          | 7.5%  | 418               | 2.1%  | 409                   | 0.1   | 545                 | 1.3%  | 475                     | 114,444 | 534                 | 3.4%  | 556                  | 99.0% | 486                         | 1.82  | 500                            | 296,448 |
| Bethlehem township                          | Hunterdon  | 4.54      | 14.9           | 474      | 164                       | -2.4%  | 270                          | 6.1%  | 277               | 4.5%  | 434                   | 0.0   | 367                 | 4.6%  | 517                     | 130,565 | 472                 | 3.9%  | 513                  | 97.6% | 228                         | 2.71  | 328                            | 142,325 |
| Beverly city                                | Burlington | -8.07     | 50.0           | 40       | 51                        | -7.0%  | 70                           | 10.4% | 30                | 19.5% | 30                    | 7.8   | 71                  | 14.0% | 60                      | 50,880  | 67                  | 7.8%  | 170                  | 89.5% | 13                          | 4.36  | 28                             | 48,755  |
| Blairstown township                         | Warren     | 2.42      | 20.8           | 362      | 124                       | -3.5%  | 326                          | 5.2%  | 369               | 2.8%  | 434                   | 0.0   | 468                 | 3.0%  | 321                     | 84,717  | 303                 | 4.9%  | 281                  | 92.8% | 364                         | 2.27  | 271                            | 121,798 |
| Bloomfield township                         | Essex      | -0.81     | 29.8           | 196      | 293                       | 1.9%   | 313                          | 5.4%  | 204               | 6.1%  | 138                   | 2.2   | 204                 | 8.0%  | 232                     | 72,840  | 202                 | 5.6%  | 198                  | 90.5% | 52                          | 3.61  | 151                            | 89,978  |
| Bloomington borough                         | Passaic    | 0.73      | 25.5           | 257      | 502                       | 8.3%   | 541                          | 1.6%  | 287               | 4.3%  | 93                    | 3.2   | 465                 | 3.1%  | 256                     | 75,781  | 213                 | 5.5%  | 264                  | 92.4% | 44                          | 3.74  | 200                            | 101,269 |
| Bloomsbury borough                          | Hunterdon  | 0.25      | 26.8           | 240      | 77                        | -5.1%  | 285                          | 5.9%  | 85                | 11.3% | 434                   | 0.0   | 332                 | 5.3%  | 257                     | 76,071  | 352                 | 4.6%  | 227                  | 91.5% | 269                         | 2.59  | 249                            | 113,187 |
| Bogota borough                              | Bergen     | -1.17     | 30.8           | 182      | 323                       | 2.7%   | 517                          | 2.3%  | 122               | 9.2%  | 193                   | 1.4   | 109                 | 11.2% | 260                     | 76,649  | 289                 | 5.0%  | 146                  | 88.7% | 84                          | 3.34  | 138                            | 86,077  |
| Boonton town                                | Morris     | 1.44      | 23.5           | 300      | 219                       | -0.5%  | 283                          | 6.0%  | 226               | 5.7%  | 348                   | 0.4   | 314                 | 5.6%  | 370                     | 90,326  | 303                 | 4.9%  | 234                  | 91.7% | 249                         | 2.65  | 310                            | 137,083 |
| Boonton township                            | Morris     | 4.52      | 15.0           | 473      | 288                       | 1.8%   | 427                          | 3.7%  | 362               | 3.0%  | 283                   | 0.7   | 531                 | 1.9%  | 480                     | 115,268 | 369                 | 4.5%  | 489                  | 97.0% | 449                         | 2.02  | 442                            | 208,788 |
| Bordentown city                             | Burlington | 0.90      | 25.0           | 267      | 91                        | -4.5%  | 39                           | 12.5% | 301               | 4.0%  | 270                   | 0.8   | 339                 | 5.2%  | 196                     | 68,266  | 267                 | 5.1%  | 442                  | 95.8% | 120                         | 3.14  | 148                            | 89,170  |
| Bordentown township                         | Burlington | 2.96      | 19.3           | 394      | 549                       | 16.8%  | 275                          | 6.1%  | 356               | 3.1%  | 230                   | 1.1   | 367                 | 4.6%  | 333                     | 86,104  | 417                 | 4.2%  | 401                  | 95.0% | 244                         | 2.66  | 244                            | 112,084 |
| Bound Brook borough                         | Somerset   | -2.63     | 34.8           | 133      | 268                       | 1.0%   | 7                            | 18.2% | 270               | 4.7%  | 84                    | 3.4   | 134                 | 10.2% | 130                     | 62,263  | 339                 | 4.7%  | 71                   | 84.8% | 90                          | 3.29  | 91                             | 70,482  |
| Bradley Beach borough                       | Monmouth   | -1.33     | 31.2           | 178      | 59                        | -6.6%  | 535                          | 1.8%  | 262               | 4.8%  | 100                   | 3.0   | 153                 | 9.6%  | 122                     | 61,682  | 202                 | 5.6%  | 131                  | 88.0% | 522                         | 1.43  | 487                            | 277,359 |
| Branchburg township                         | Somerset   | 5.03      | 13.5           | 500      | 257                       | 0.8%   | 505                          | 2.5%  | 476               | 1.4%  | 405                   | 0.1   | 420                 | 3.8%  | 502                     | 124,306 | 417                 | 4.2%  | 476                  | 96.7% | 410                         | 2.14  | 441                            | 208,408 |
| Branchville borough                         | Sussex     | -0.46     | 28.8           | 215      | 58                        | -6.6%  | 36                           | 12.7% | 364               | 2.9%  | 434                   | 0.0   | 258                 | 6.7%  | 189                     | 67,308  | 150                 | 6.2%  | 133                  | 88.1% | 438                         | 2.05  | 391                            | 174,513 |
| Brick township                              | Ocean      | 0.28      | 26.7           | 242      | 156                       | -2.7%  | 234                          | 6.5%  | 262               | 4.8%  | 219                   | 1.2   | 267                 | 6.5%  | 210                     | 70,647  | 183                 | 5.8%  | 264                  | 92.4% | 442                         | 2.04  | 330                            | 142,470 |
| Bridgeton city                              | Cumberland | -21.12    | 86.3           | 4        | 337                       | 2.9%   | 30                           | 13.5% | 7                 | 30.0% | 7                     | 17.6  | 8                   | 32.0% | 15                      | 36,208  | 22                  | 10.0% | 2                    | 61.5% | 16                          | 4.30  | 3                              | 19,269  |
| Bridgewater township                        | Somerset   | 4.33      | 15.5           | 458      | 343                       | 3.0%   | 446                          | 3.5%  | 345               | 3.3%  | 376                   | 0.2   | 436                 | 3.6%  | 476                     | 114,510 | 437                 | 4.1%  | 425                  | 95.5% | 459                         | 1.96  | 439                            | 207,432 |
| Brielle borough                             | Monmouth   | 4.92      | 13.8           | 497      | 162                       | -2.4%  | 469                          | 3.1%  | 456               | 1.6%  | 434                   | 0.0   | 504                 | 2.5%  | 497                     | 122,416 | 321                 | 4.8%  | 480                  | 96.8% | 497                         | 1.73  | 508                            | 308,425 |
| Brigantine city                             | Atlantic   | -3.98     | 38.6           | 97       | 11                        | -17.8% | 354                          | 4.8%  | 143               | 8.2%  | 78                    | 3.6   | 94                  | 11.9% | 94                      | 57,031  | 47                  | 8.5%  | 202                  | 90.7% | 504                         | 1.65  | 520                            | 359,038 |
| Brooklawn borough                           | Camden     | -6.14     | 44.6           | 57       | 132                       | -3.4%  | 203                          | 7.2%  | 58                | 14.6% | 68                    | 4.1   | 58                  | 15.1% | 112                     | 60,208  | 74                  | 7.7%  | 92                   | 86.0% | 54                          | 3.57  | 51                             | 59,195  |
| Buena borough                               | Atlantic   | -8.39     | 50.9           | 36       | 382                       | 3.9%   | 192                          | 7.3%  | 69                | 13.4% | 44                    | 5.7   | 113                 | 10.9% | 39                      | 46,169  | 18                  | 10.2% | 28                   | 77.8% | 126                         | 3.11  | 53                             | 60,153  |
| Buena Vista township                        | Atlantic   | -6.78     | 46.4           | 48       | 170                       | -2.2%  | 87                           | 9.9%  | 166               | 7.2%  | 69                    | 4.1   | 40                  | 17.5% | 53                      | 50,421  | 18                  | 10.2% | 82                   | 85.6% | 308                         | 2.46  | 115                            | 78,729  |
| Burlington city                             | Burlington | -6.02     | 44.3           | 60       | 165                       | -2.3%  | 22                           | 14.6% | 72                | 13.2% | 23                    | 8.6   | 139                 | 10.0% | 82                      | 55,072  | 97                  | 7.2%  | 177                  | 89.8% | 91                          | 3.28  | 70                             | 65,979  |
| Burlington township                         | Burlington | 0.04      | 27.4           | 232      | 374                       | 3.6%   | 376                          | 4.4%  | 185               | 6.8%  | 89                    | 3.3   | 237                 | 7.2%  | 304                     | 81,798  | 256                 | 5.2%  | 277                  | 92.6% | 242                         | 2.67  | 213                            | 104,880 |
| Butler borough                              | Morris     | 2.64      | 20.2           | 372      | 359                       | 3.3%   | 174                          | 7.5%  | 379               | 2.6%  | 434                   | 0.0   | 396                 | 4.3%  | 382                     | 92,377  | 369                 | 4.5%  | 264                  | 92.4% | 278                         | 2.57  | 273                            | 122,381 |
| Byram township                              | Sussex     | 3.70      | 17.2           | 430      | 69                        | -5.9%  | 279                          | 6.0%  | 466               | 1.5%  | 411                   | 0.1   | 523                 | 2.1%  | 439                     | 104,281 | 267                 | 5.1%  | 518                  | 97.7% | 103                         | 3.21  | 267                            | 120,231 |

|   |            |        |       |           | Residential Desirability  |          |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |          |       |
|---|------------|--------|-------|-----------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|----------|-------|
| 1 = most distressed, 565 = least distressed |            |        |       |           | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |          |       |
|   |            |        |       |           | Weighted at .25           |          |                              |       | Weighted at 1     |       |                       |       | Weighted at .25     |       |                         |         |                     |       |                      |       |                             |       |                                |           |          |       |
| Municipality                                |            | County |       | MRI Score | Distress Score            | MRI Rank | Retained                     |       | New               |       | New                   |       | Retained            |       | New                     |         | New                 |       | Retained             |       | New                         |       | Retained                       |           | Retained |       |
|   |            |        |       |           |                           |          | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     | Rank     | Value |
| Caldwell borough                            | Essex      | 1.55   | 23.2  | 309       | 338                       | 2.9%     | 240                          | 6.5%  | 379               | 2.6%  | 294                   | 0.6   | 357                 | 4.8%  | 231                     | 72,708  | 267                 | 5.1%  | 277                  | 92.6% | 316                         | 2.44  | 308                            | 136,223   |          |       |
| Califon borough                             | Hunterdon  | 4.57   | 14.8  | 475       | 201                       | -1.1%    | 547                          | 1.4%  | 535               | 0.0%  | 434                   | 0.0   | 461                 | 3.2%  | 417                     | 100,833 | 437                 | 4.1%  | 538                  | 98.1% | 100                         | 3.23  | 298                            | 131,657   |          |       |
| Camden city                                 | Camden     | -26.05 | 100.0 | 1         | 126                       | -3.5%    | 6                            | 18.3% | 1                 | 43.2% | 3                     | 23.2  | 1                   | 39.9% | 1                       | 25,042  | 12                  | 11.1% | 7                    | 67.6% | 203                         | 2.78  | 5                              | 22,145    |          |       |
| Cape May city                               | Cape May   | -4.51  | 40.1  | 86        | 47                        | -7.4%    | 45                           | 11.9% | 351               | 3.2%  | 173                   | 1.7   | 78                  | 12.9% | 56                      | 50,625  | 7                   | 12.5% | 215                  | 91.3% | 550                         | 0.87  | 542                            | 811,726   |          |       |
| Cape May Point borough                      | Cape May   | -0.34  | 28.5  | 222       | 462                       | 6.0%     | 373                          | 4.5%  | 277               | 4.5%  | 434                   | 0.0   | 85                  | 12.5% | 67                      | 53,125  | 26                  | 9.8%  | 561                  | 99.6% | 564                         | 0.56  | 552                            | 1,619,205 |          |       |
| Carlstadt borough                           | Bergen     | 0.68   | 25.6  | 253       | 414                       | 4.5%     | 255                          | 6.3%  | 379               | 2.6%  | 180                   | 1.6   | 401                 | 4.2%  | 204                     | 70,056  | 202                 | 5.6%  | 146                  | 88.7% | 450                         | 2.01  | 521                            | 365,064   |          |       |
| Carneys Point township                      | Salem      | -6.28  | 45.0  | 54        | 210                       | -0.8%    | 44                           | 11.9% | 78                | 12.1% | 53                    | 5.0   | 87                  | 12.4% | 68                      | 53,474  | 83                  | 7.5%  | 48                   | 82.2% | 162                         | 2.92  | 96                             | 72,641    |          |       |
| Carteret borough                            | Middlesex  | -3.80  | 38.1  | 101       | 518                       | 10.1%    | 294                          | 5.8%  | 89                | 11.1% | 143                   | 2.1   | 58                  | 15.1% | 183                     | 67,068  | 124                 | 6.5%  | 67                   | 84.3% | 209                         | 2.77  | 201                            | 101,731   |          |       |
| Cedar Grove township                        | Essex      | 3.31   | 18.3  | 411       | 319                       | 2.6%     | 526                          | 2.1%  | 534               | 0.1%  | 339                   | 0.4   | 349                 | 5.0%  | 425                     | 101,779 | 339                 | 4.7%  | 247                  | 92.0% | 414                         | 2.13  | 405                            | 181,308   |          |       |
| Chatham borough                             | Morris     | 6.37   | 9.8   | 542       | 325                       | 2.7%     | 340                          | 5.0%  | 436               | 1.8%  | 419                   | 0.1   | 511                 | 2.4%  | 538                     | 142,765 | 543                 | 3.3%  | 494                  | 97.1% | 500                         | 1.69  | 483                            | 272,336   |          |       |
| Chatham township                            | Morris     | 6.95   | 8.2   | 551       | 299                       | 2.0%     | 202                          | 7.2%  | 533               | 0.2%  | 434                   | 0.0   | 523                 | 2.1%  | 545                     | 151,216 | 534                 | 3.4%  | 526                  | 97.8% | 509                         | 1.60  | 512                            | 327,387   |          |       |
| Cherry Hill township                        | Camden     | 2.06   | 21.8  | 341       | 265                       | 1.0%     | 350                          | 4.9%  | 262               | 4.8%  | 216                   | 1.2   | 339                 | 5.2%  | 380                     | 92,185  | 398                 | 4.3%  | 363                  | 94.3% | 80                          | 3.36  | 254                            | 114,892   |          |       |
| Chesilhurst borough                         | Camden     | -6.64  | 46.0  | 49        | 364                       | 3.4%     | 262                          | 6.2%  | 83                | 11.4% | 99                    | 3.1   | 45                  | 17.1% | 69                      | 53,516  | 51                  | 8.3%  | 42                   | 80.9% | 89                          | 3.29  | 35                             | 52,072    |          |       |
| Chester borough                             | Morris     | 3.54   | 17.7  | 422       | 273                       | 1.1%     | 308                          | 5.5%  | 329               | 3.6%  | 434                   | 0.0   | 420                 | 3.8%  | 401                     | 97,250  | 496                 | 3.7%  | 375                  | 94.5% | 299                         | 2.49  | 461                            | 238,198   |          |       |
| Chester township                            | Morris     | 6.76   | 8.7   | 547       | 412                       | 4.4%     | 129                          | 8.4%  | 535               | 0.0%  | 434                   | 0.0   | 477                 | 2.9%  | 546                     | 154,094 | 496                 | 3.7%  | 548                  | 98.6% | 385                         | 2.22  | 460                            | 237,457   |          |       |
| Chesterfield township                       | Burlington | 4.59   | 14.8  | 479       | 509                       | 9.4%     | 403                          | 3.9%  | 535               | 0.0%  | 406                   | 0.1   | 553                 | 0.9%  | 493                     | 120,515 | 339                 | 4.7%  | 234                  | 91.7% | 268                         | 2.59  | 195                            | 100,306   |          |       |
| Cinnaminson township                        | Burlington | 2.54   | 20.4  | 369       | 487                       | 7.5%     | 370                          | 4.6%  | 301               | 4.0%  | 246                   | 1.0   | 332                 | 5.3%  | 369                     | 90,286  | 383                 | 4.4%  | 395                  | 94.9% | 194                         | 2.82  | 226                            | 108,105   |          |       |
| City of Orange township                     | Essex      | -11.75 | 60.2  | 22        | 173                       | -2.1%    | 25                           | 14.2% | 21                | 23.0% | 48                    | 5.3   | 17                  | 25.5% | 11                      | 33,233  | 67                  | 7.8%  | 36                   | 79.6% | 19                          | 4.19  | 26                             | 47,810    |          |       |
| Clark township                              | Union      | 3.10   | 18.9  | 401       | 473                       | 6.6%     | 525                          | 2.1%  | 420               | 2.0%  | 370                   | 0.3   | 429                 | 3.7%  | 378                     | 90,956  | 321                 | 4.8%  | 307                  | 93.3% | 325                         | 2.42  | 380                            | 168,469   |          |       |
| Clayton borough                             | Gloucester | -4.43  | 39.8  | 89        | 510                       | 9.5%     | 196                          | 7.3%  | 37                | 17.5% | 170                   | 1.8   | 172                 | 9.1%  | 143                     | 63,628  | 65                  | 7.9%  | 109                  | 86.9% | 53                          | 3.58  | 40                             | 54,404    |          |       |
| Clementon borough                           | Camden     | -7.70  | 49.0  | 42        | 182                       | -1.7%    | 217                          | 6.9%  | 87                | 11.2% | 24                    | 8.5   | 38                  | 18.6% | 66                      | 52,661  | 37                  | 8.8%  | 177                  | 89.8% | 24                          | 4.05  | 32                             | 51,342    |          |       |
| Cliffside Park borough                      | Bergen     | -0.95  | 30.2  | 190       | 480                       | 7.1%     | 265                          | 6.2%  | 161               | 7.4%  | 215                   | 1.2   | 85                  | 12.5% | 117                     | 60,979  | 450                 | 4.0%  | 125                  | 87.9% | 411                         | 2.14  | 274                            | 123,086   |          |       |
| Clifton city                                | Passaic    | -2.17  | 33.6  | 148       | 460                       | 5.9%     | 111                          | 8.8%  | 115               | 9.3%  | 117                   | 2.6   | 172                 | 9.1%  | 194                     | 67,992  | 183                 | 5.8%  | 120                  | 87.5% | 171                         | 2.89  | 240                            | 111,102   |          |       |
| Clinton town                                | Hunterdon  | 1.96   | 22.1  | 334       | 150                       | -2.9%    | 497                          | 2.6%  | 182               | 6.9%  | 343                   | 0.4   | 230                 | 7.3%  | 419                     | 101,422 | 496                 | 3.7%  | 234                  | 91.7% | 170                         | 2.89  | 334                            | 146,047   |          |       |
| Clinton township                            | Hunterdon  | 4.49   | 15.0  | 471       | 117                       | -3.7%    | 390                          | 4.2%  | 466               | 1.5%  | 434                   | 0.0   | 484                 | 2.8%  | 499                     | 123,147 | 398                 | 4.3%  | 375                  | 94.5% | 319                         | 2.43  | 390                            | 174,322   |          |       |
| Closter borough                             | Bergen     | 5.37   | 12.6  | 510       | 390                       | 4.0%     | 471                          | 3.1%  | 476               | 1.4%  | 416                   | 0.1   | 504                 | 2.5%  | 500                     | 124,023 | 496                 | 3.7%  | 431                  | 95.6% | 403                         | 2.17  | 463                            | 245,364   |          |       |
| Collingswood borough                        | Camden     | -0.54  | 29.0  | 210       | 199                       | -1.2%    | 29                           | 13.6% | 143               | 8.2%  | 168                   | 1.8   | 304                 | 5.8%  | 114                     | 60,777  | 352                 | 4.6%  | 307                  | 93.3% | 83                          | 3.34  | 106                            | 75,926    |          |       |
| Colts Neck township                         | Monmouth   | 6.26   | 10.1  | 538       | 168                       | -2.2%    | 496                          | 2.6%  | 535               | 0.0%  | 434                   | 0.0   | 298                 | 5.9%  | 552                     | 160,000 | 417                 | 4.2%  | 499                  | 97.2% | 501                         | 1.69  | 502                            | 300,346   |          |       |
| Commercial township                         | Cumberland | -11.49 | 59.5  | 24        | 169                       | -2.2%    | 23                           | 14.5% | 19                | 23.5% | 220                   | 1.2   | 27                  | 22.0% | 40                      | 46,195  | 8                   | 11.8% | 27                   | 77.7% | 271                         | 2.59  | 18                             | 45,679    |          |       |
| Corbin City city                            | Atlantic   | -1.79  | 32.5  | 162       | 249                       | 0.6%     | 165                          | 7.7%  | 110               | 9.6%  | 434                   | 0.0   | 130                 | 10.4% | 93                      | 56,875  | 83                  | 7.5%  | 296                  | 93.1% | 494                         | 1.75  | 225                            | 107,907   |          |       |
| Cranbury township                           | Middlesex  | 5.37   | 12.6  | 511       | 522                       | 10.7%    | 126                          | 8.5%  | 364               | 2.9%  | 273                   | 0.8   | 552                 | 1.0%  | 509                     | 128,750 | 450                 | 4.0%  | 461                  | 96.4% | 467                         | 1.93  | 522                            | 374,302   |          |       |
| Cranford township                           | Union      | 5.20   | 13.1  | 505       | 491                       | 7.7%     | 419                          | 3.8%  | 479               | 1.3%  | 387                   | 0.2   | 523                 | 2.1%  | 479                     | 115,201 | 483                 | 3.8%  | 465                  | 96.5% | 311                         | 2.45  | 394                            | 175,377   |          |       |
| Cresskill borough                           | Bergen     | 4.58   | 14.8  | 478       | 497                       | 8.0%     | 348                          | 4.9%  | 484               | 1.2%  | 434                   | 0.0   | 441                 | 3.5%  | 460                     | 110,156 | 496                 | 3.7%  | 336                  | 93.9% | 394                         | 2.20  | 466                            | 249,820   |          |       |
| Deal borough                                | Monmouth   | 1.72   | 22.7  | 320       | 10                        | -18.1%   | 524                          | 2.1%  | 338               | 3.4%  | 434                   | 0.0   | 184                 | 8.6%  | 294                     | 80,714  | 369                 | 4.5%  | 84                   | 85.7% | 558                         | 0.69  | 558                            | 2,978,945 |          |       |

|   |            |        |           |                | Residential Desirability  |          |                              |       | Social Indicators |       |                       |          | Economic Indicators |       |                         |         |                   |          | Education Indicator  |       | Fiscal Indicators           |          |                                |          |  |
|---|------------|--------|-----------|----------------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|----------|---------------------|-------|-------------------------|---------|-------------------|----------|----------------------|-------|-----------------------------|----------|--------------------------------|----------|--|
| 1 = most distressed, 565 = least distressed |            |        |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |          | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |          | HS Diploma or Higher |       | Effective Property Tax Rate |          | Equalized Valuation Per Capita |          |  |
|   |            |        |           |                | Weighted at .25           |          |                              |       | Weighted at 1     |       |                       |          |                     |       |                         |         |                   |          |                      |       | Weighted at .25             |          |                                |          |  |
| Municipality                                |            | County | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New   |                   | New   |                       | Retained |                     | New   |                         | New     |                   | Retained |                      | New   |                             | Retained |                                | Retained |  |
|   |            |        |           |                |                           | Rank     | Value                        | Rank  | Value             | Rank  | Value                 | Rank     | Value               | Rank  | Value                   | Rank    | Value             | Rank     | Value                | Rank  | Value                       | Rank     | Value                          |          |  |
| Deerfield township                          | Cumberland | -2.86  | 35.5      | 125            | 371                       | 3.5%     | 175                          | 7.5%  | 204               | 6.1%  | 244                   | 1.0      | 184                 | 8.6%  | 182                     | 67,012  | 74                | 7.7%     | 53                   | 82.6% | 142                         | 3.02     | 66                             | 62,726   |  |
| Delanco township                            | Burlington | 0.93   | 24.9      | 271            | 547                       | 16.5%    | 101                          | 9.2%  | 351               | 3.2%  | 186                   | 1.5      | 381                 | 4.5%  | 186                     | 67,153  | 124               | 6.5%     | 406                  | 95.1% | 221                         | 2.73     | 155                            | 91,467   |  |
| Delaware township                           | Hunterdon  | 4.39   | 15.3      | 464            | 114                       | -3.8%    | 532                          | 1.9%  | 309               | 3.9%  | 434                   | 0.0      | 514                 | 2.3%  | 441                     | 104,643 | 543               | 3.3%     | 425                  | 95.5% | 393                         | 2.20     | 423                            | 196,165  |  |
| Delran township                             | Burlington | 1.61   | 23.1      | 312            | 262                       | 0.9%     | 258                          | 6.3%  | 301               | 4.0%  | 162                   | 1.8      | 351                 | 4.9%  | 373                     | 90,512  | 437               | 4.1%     | 221                  | 91.4% | 119                         | 3.14     | 145                            | 87,694   |  |
| Demarest borough                            | Bergen     | 7.45   | 6.8       | 555            | 401                       | 4.3%     | 357                          | 4.7%  | 535               | 0.0%  | 434                   | 0.0      | 528                 | 2.0%  | 556                     | 163,571 | 534               | 3.4%     | 518                  | 97.7% | 433                         | 2.08     | 507                            | 307,745  |  |
| Dennis township                             | Cape May   | -2.12  | 33.4      | 153            | 161                       | -2.4%    | 291                          | 5.8%  | 301               | 4.0%  | 293                   | 0.6      | 81                  | 12.8% | 180                     | 66,727  | 51                | 8.3%     | 154                  | 89.0% | 516                         | 1.54     | 320                            | 140,513  |  |
| Denville township                           | Morris     | 4.63   | 14.7      | 482            | 324                       | 2.7%     | 341                          | 5.0%  | 394               | 2.4%  | 358                   | 0.3      | 535                 | 1.8%  | 442                     | 104,815 | 437               | 4.1%     | 518                  | 97.7% | 405                         | 2.16     | 421                            | 194,992  |  |
| Deptford township                           | Gloucester | -1.45  | 31.5      | 173            | 439                       | 5.4%     | 339                          | 5.0%  | 131               | 8.6%  | 190                   | 1.5      | 143                 | 9.9%  | 157                     | 64,705  | 150               | 6.2%     | 210                  | 91.0% | 174                         | 2.88     | 154                            | 91,224   |  |
| Dover town                                  | Morris     | -4.52  | 40.1      | 85             | 243                       | 0.4%     | 273                          | 6.1%  | 54                | 15.0% | 156                   | 1.9      | 219                 | 7.6%  | 115                     | 60,822  | 398               | 4.3%     | 12                   | 71.2% | 361                         | 2.27     | 95                             | 72,499   |  |
| Downe township                              | Cumberland | -5.82  | 43.7      | 63             | 84                        | -4.9%    | 34                           | 12.8% | 149               | 7.9%  | 71                    | 3.9      | 130                 | 10.4% | 36                      | 45,333  | 59                | 8.1%     | 41                   | 80.5% | 377                         | 2.24     | 185                            | 98,704   |  |
| Dumont borough                              | Bergen     | 2.35   | 21.0      | 357            | 363                       | 3.3%     | 430                          | 3.7%  | 237               | 5.5%  | 364                   | 0.3      | 451                 | 3.4%  | 385                     | 93,074  | 369               | 4.5%     | 274                  | 92.5% | 135                         | 3.07     | 235                            | 109,450  |  |
| Dunellen borough                            | Middlesex  | -0.62  | 29.2      | 204            | 419                       | 4.7%     | 287                          | 5.9%  | 140               | 8.4%  | 189                   | 1.5      | 204                 | 8.0%  | 264                     | 77,099  | 303               | 4.9%     | 138                  | 88.3% | 130                         | 3.08     | 122                            | 80,727   |  |
| Eagleswood township                         | Ocean      | 1.76   | 22.6      | 323            | 387                       | 4.0%     | 491                          | 2.8%  | 287               | 4.3%  | 434                   | 0.0      | 536                 | 1.7%  | 329                     | 85,000  | 111               | 6.8%     | 264                  | 92.4% | 360                         | 2.27     | 332                            | 144,219  |  |
| East Amwell township                        | Hunterdon  | 3.37   | 18.1      | 416            | 49                        | -7.3%    | 272                          | 6.1%  | 484               | 1.2%  | 434                   | 0.0      | 342                 | 5.1%  | 400                     | 97,031  | 472               | 3.9%     | 363                  | 94.3% | 428                         | 2.09     | 407                            | 182,939  |  |
| East Brunswick township                     | Middlesex  | 2.77   | 19.8      | 381            | 336                       | 2.9%     | 366                          | 4.6%  | 324               | 3.7%  | 363                   | 0.3      | 272                 | 6.4%  | 406                     | 98,658  | 417               | 4.2%     | 345                  | 94.0% | 235                         | 2.69     | 335                            | 147,674  |  |
| East Greenwich township                     | Gloucester | 3.85   | 16.8      | 437            | 562                       | 35.7%    | 358                          | 4.7%  | 242               | 5.4%  | 311                   | 0.6      | 240                 | 7.1%  | 472                     | 113,421 | 417               | 4.2%     | 415                  | 95.3% | 161                         | 2.93     | 234                            | 109,366  |  |
| East Hanover township                       | Morris     | 2.26   | 21.2      | 351            | 212                       | -0.7%    | 454                          | 3.4%  | 207               | 6.0%  | 396                   | 0.2      | 272                 | 6.4%  | 427                     | 102,165 | 437               | 4.1%     | 179                  | 89.9% | 515                         | 1.54     | 497                            | 290,379  |  |
| East Newark borough                         | Hudson     | -5.71  | 43.4      | 65             | 532                       | 12.0%    | 278                          | 6.0%  | 91                | 11.0% | 158                   | 1.9      | 31                  | 19.9% | 47                      | 49,375  | 150               | 6.2%     | 33                   | 79.0% | 204                         | 2.78     | 20                             | 46,986   |  |
| East Orange city                            | Essex      | -11.89 | 60.6      | 21             | 148                       | -2.9%    | 13                           | 16.1% | 20                | 23.1% | 19                    | 9.5      | 30                  | 21.1% | 17                      | 36,921  | 43                | 8.6%     | 78                   | 85.4% | 12                          | 4.42     | 14                             | 41,716   |  |
| East Rutherford borough                     | Bergen     | 0.52   | 26.1      | 245            | 402                       | 4.3%     | 328                          | 5.2%  | 158               | 7.5%  | 257                   | 0.9      | 136                 | 10.1% | 274                     | 78,680  | 303               | 4.9%     | 287                  | 92.9% | 491                         | 1.78     | 454                            | 230,213  |  |
| East Windsor township                       | Mercer     | 1.00   | 24.7      | 275            | 427                       | 5.0%     | 316                          | 5.4%  | 270               | 4.7%  | 323                   | 0.5      | 157                 | 9.5%  | 311                     | 82,700  | 483               | 3.8%     | 179                  | 89.9% | 110                         | 3.16     | 199                            | 100,584  |  |
| Eastampton township                         | Burlington | 1.40   | 23.6      | 296            | 85                        | -4.9%    | 483                          | 2.9%  | 257               | 4.9%  | 262                   | 0.8      | 494                 | 2.7%  | 212                     | 70,814  | 267               | 5.1%     | 318                  | 93.6% | 218                         | 2.74     | 103                            | 74,999   |  |
| Eatontown borough                           | Monmouth   | -0.98  | 30.2      | 189            | 43                        | -8.0%    | 315                          | 5.4%  | 156               | 7.6%  | 177                   | 1.6      | 169                 | 9.2%  | 149                     | 64,149  | 238               | 5.3%     | 221                  | 91.4% | 358                         | 2.28     | 370                            | 164,784  |  |
| Edgewater borough                           | Bergen     | 3.27   | 18.4      | 409            | 558                       | 24.6%    | 157                          | 7.8%  | 226               | 5.7%  | 263                   | 0.8      | 148                 | 9.8%  | 424                     | 101,767 | 553               | 3.2%     | 389                  | 94.8% | 518                         | 1.52     | 494                            | 285,262  |  |
| Edgewater Park township                     | Burlington | -2.23  | 33.7      | 146            | 334                       | 2.9%     | 78                           | 10.3% | 107               | 9.8%  | 146                   | 2.0      | 188                 | 8.5%  | 131                     | 62,475  | 267               | 5.1%     | 84                   | 85.7% | 238                         | 2.68     | 61                             | 61,697   |  |
| Edison township                             | Middlesex  | 2.41   | 20.8      | 361            | 349                       | 3.1%     | 391                          | 4.2%  | 329               | 3.6%  | 298                   | 0.6      | 342                 | 5.1%  | 374                     | 90,515  | 417               | 4.2%     | 242                  | 91.9% | 345                         | 2.32     | 349                            | 154,193  |  |
| Egg Harbor City city                        | Atlantic   | -12.32 | 61.8      | 18             | 79                        | -5.0%    | 21                           | 15.3% | 54                | 15.0% | 11                    | 13.9     | 54                  | 15.7% | 28                      | 43,235  | 23                | 9.9%     | 38                   | 80.0% | 18                          | 4.25     | 42                             | 55,141   |  |
| Egg Harbor township                         | Atlantic   | -3.09  | 36.1      | 119            | 542                       | 15.0%    | 214                          | 7.0%  | 107               | 9.8%  | 112                   | 2.8      | 157                 | 9.5%  | 247                     | 74,409  | 42                | 8.7%     | 133                  | 88.1% | 188                         | 2.84     | 167                            | 93,538   |  |
| Elizabeth city                              | Union      | -9.76  | 54.7      | 28             | 449                       | 5.7%     | 63                           | 10.7% | 34                | 18.2% | 56                    | 4.9      | 35                  | 19.0% | 30                      | 43,568  | 97                | 7.2%     | 17                   | 72.8% | 64                          | 3.52     | 39                             | 54,226   |  |
| Elk township                                | Gloucester | -2.13  | 33.5      | 150            | 441                       | 5.4%     | 256                          | 6.3%  | 60                | 14.4% | 245                   | 1.0      | 224                 | 7.5%  | 190                     | 67,321  | 116               | 6.6%     | 193                  | 90.4% | 113                         | 3.16     | 147                            | 89,114   |  |
| Elmer borough                               | Salem      | -0.91  | 30.1      | 191            | 128                       | -3.5%    | 543                          | 1.5%  | 129               | 8.7%  | 274                   | 0.7      | 97                  | 11.7% | 230                     | 72,411  | 167               | 6.0%     | 307                  | 93.3% | 179                         | 2.87     | 120                            | 80,093   |  |
| Elmwood Park borough                        | Bergen     | -1.35  | 31.3      | 176            | 465                       | 6.1%     | 463                          | 3.3%  | 122               | 9.2%  | 247                   | 0.9      | 157                 | 9.5%  | 218                     | 71,852  | 167               | 6.0%     | 123                  | 87.7% | 220                         | 2.73     | 207                            | 103,154  |  |
| Elsinboro township                          | Salem      | -2.05  | 33.2      | 156            | 46                        | -7.4%    | 197                          | 7.2%  | 427               | 1.9%  | 434                   | 0.0      | 118                 | 10.7% | 167                     | 66,094  | 23                | 9.9%     | 264                  | 92.4% | 214                         | 2.75     | 215                            | 105,048  |  |
| Emerson borough                             | Bergen     | 2.35   | 21.0      | 355            | 458                       | 5.9%     | 362                          | 4.6%  | 257               | 4.9%  | 408                   | 0.1      | 211                 | 7.8%  | 429                     | 102,500 | 417               | 4.2%     | 240                  | 91.8% | 310                         | 2.45     | 369                            | 164,320  |  |

|   |            |        |           |                | Residential Desirability  |          |                              |      | Social Indicators |       |                       |          | Economic Indicators |       |                         |         |                   |          | Education Indicator  |       | Fiscal Indicators           |          |                                |          |       |
|---|------------|--------|-----------|----------------|---------------------------|----------|------------------------------|------|-------------------|-------|-----------------------|----------|---------------------|-------|-------------------------|---------|-------------------|----------|----------------------|-------|-----------------------------|----------|--------------------------------|----------|-------|
| 1 = most distressed, 565 = least distressed |            |        |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |      | % w SNAP Benefits |       | Children on TANF Rate |          | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |          | HS Diploma or Higher |       | Effective Property Tax Rate |          | Equalized Valuation Per Capita |          |       |
|   |            |        |           |                | Weighted at .25           |          |                              |      | Weighted at 1     |       |                       |          | Weighted at 1       |       |                         |         |                   |          | Weighted at .25      |       |                             |          |                                |          |       |
| Municipality                                |            | County | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New  |                   | New   |                       | Retained |                     | New   |                         | New     |                   | Retained |                      | New   |                             | Retained |                                | Retained |       |
|   |            |        |           |                |                           | Rank     | Value                        | Rank | Value             | Rank  | Value                 | Rank     | Value               | Rank  | Value                   | Rank    | Value             | Rank     | Value                | Rank  | Value                       | Rank     | Value                          | Rank     | Value |
| Englewood city                              | Bergen     | -1.10  | 30.6      | 185            | 483                       | 7.3%     | 141                          | 8.2% | 154               | 7.7%  | 150                   | 2.0      | 101                 | 11.5% | 251                     | 75,074  | 267               | 5.1%     | 151                  | 88.8% | 342                         | 2.33     | 379                            | 168,452  |       |
| Englewood Cliffs borough                    | Bergen     | 4.94   | 13.8      | 498            | 315                       | 2.5%     | 102                          | 9.2% | 282               | 4.4%  | 344                   | 0.4      | 441                 | 3.5%  | 535                     | 140,605 | 534               | 3.4%     | 253                  | 92.1% | 544                         | 0.98     | 535                            | 604,143  |       |
| Englishtown borough                         | Monmouth   | 1.98   | 22.0      | 335            | 466                       | 6.1%     | 247                          | 6.4% | 369               | 2.8%  | 434                   | 0.0      | 362                 | 4.7%  | 316                     | 83,317  | 227               | 5.4%     | 253                  | 92.1% | 362                         | 2.27     | 272                            | 122,229  |       |
| Essex Fells borough                         | Essex      | 7.91   | 5.5       | 561            | 285                       | 1.7%     | 410                          | 3.8% | 535               | 0.0%  | 434                   | 0.0      | 539                 | 1.6%  | 563                     | 172,386 | 483               | 3.8%     | 561                  | 99.6% | 446                         | 2.02     | 517                            | 352,021  |       |
| Estell Manor city                           | Atlantic   | -3.80  | 38.1      | 102            | 290                       | 1.8%     | 189                          | 7.4% | 287               | 4.3%  | 13                    | 12.1     | 342                 | 5.1%  | 278                     | 78,750  | 43                | 8.6%     | 242                  | 91.9% | 392                         | 2.20     | 162                            | 92,676   |       |
| Evesham township                            | Burlington | 2.83   | 19.6      | 388            | 269                       | 1.1%     | 274                          | 6.1% | 376               | 2.7%  | 320                   | 0.5      | 332                 | 5.3%  | 375                     | 90,797  | 417               | 4.2%     | 410                  | 95.2% | 251                         | 2.63     | 255                            | 115,057  |       |
| Ewing township                              | Mercer     | -0.53  | 29.0      | 211            | 278                       | 1.3%     | 269                          | 6.1% | 207               | 6.0%  | 304                   | 0.6      | 107                 | 11.3% | 267                     | 77,464  | 256               | 5.2%     | 193                  | 90.4% | 57                          | 3.54     | 114                            | 78,607   |       |
| Fair Haven borough                          | Monmouth   | 7.52   | 6.6       | 558            | 207                       | -0.9%    | 520                          | 2.3% | 535               | 0.0%  | 434                   | 0.0      | 553                 | 0.9%  | 551                     | 157,344 | 534               | 3.4%     | 542                  | 98.5% | 466                         | 1.93     | 481                            | 269,412  |       |
| Fair Lawn borough                           | Bergen     | 2.35   | 21.0      | 358            | 434                       | 5.2%     | 515                          | 2.3% | 237               | 5.5%  | 328                   | 0.4      | 342                 | 5.1%  | 409                     | 99,536  | 369               | 4.5%     | 247                  | 92.0% | 191                         | 2.84     | 321                            | 140,779  |       |
| Fairfield township                          | Cumberland | -7.54  | 48.5      | 44             | 226                       | -0.3%    | 132                          | 8.3% | 57                | 14.8% | 269                   | 0.8      | 74                  | 13.7% | 50                      | 50,154  | 15                | 10.6%    | 31                   | 78.5% | 309                         | 2.46     | 19                             | 45,876   |       |
| Fairfield township                          | Essex      | 3.65   | 17.4      | 426            | 396                       | 4.1%     | 226                          | 6.8% | 525               | 0.4%  | 218                   | 1.2      | 561                 | 0.3%  | 448                     | 106,691 | 194               | 5.7%     | 318                  | 93.6% | 461                         | 1.95     | 523                            | 383,049  |       |
| Fairview borough                            | Bergen     | -5.06  | 41.6      | 75             | 476                       | 7.0%     | 205                          | 7.1% | 81                | 11.7% | 197                   | 1.4      | 44                  | 17.2% | 71                      | 53,846  | 339               | 4.7%     | 22                   | 75.6% | 226                         | 2.71     | 153                            | 91,087   |       |
| Fanwood borough                             | Union      | 5.76   | 11.5      | 520            | 469                       | 6.3%     | 406                          | 3.9% | 535               | 0.0%  | 341                   | 0.4      | 556                 | 0.8%  | 467                     | 111,905 | 514               | 3.6%     | 553                  | 98.8% | 212                         | 2.76     | 346                            | 153,927  |       |
| Far Hills borough                           | Somerset   | 4.62   | 14.7      | 481            | 356                       | 3.2%     | 459                          | 3.3% | 521               | 0.5%  | 434                   | 0.0      | 396                 | 4.3%  | 432                     | 103,333 | 450               | 4.0%     | 401                  | 95.0% | 531                         | 1.30     | 530                            | 489,399  |       |
| Farmingdale borough                         | Monmouth   | -2.10  | 33.4      | 155            | 33                        | -9.9%    | 335                          | 5.1% | 93                | 10.9% | 272                   | 0.8      | 64                  | 14.7% | 119                     | 61,101  | 124               | 6.5%     | 442                  | 95.8% | 435                         | 2.07     | 243                            | 111,825  |       |
| Fieldsboro borough                          | Burlington | -1.13  | 30.7      | 184            | 424                       | 4.9%     | 248                          | 6.4% | 427               | 1.9%  | 157                   | 1.9      | 290                 | 6.0%  | 246                     | 74,375  | 37                | 8.8%     | 170                  | 89.5% | 217                         | 2.75     | 176                            | 97,048   |       |
| Flemington borough                          | Hunterdon  | -6.41  | 45.4      | 52             | 375                       | 3.6%     | 138                          | 8.2% | 47                | 15.6% | 92                    | 3.2      | 40                  | 17.5% | 52                      | 50,333  | 437               | 4.1%     | 19                   | 74.7% | 165                         | 2.90     | 179                            | 97,503   |       |
| Florence township                           | Burlington | -0.25  | 28.2      | 223            | 494                       | 7.7%     | 179                          | 7.5% | 115               | 9.3%  | 87                    | 3.4      | 362                 | 4.7%  | 277                     | 78,709  | 194               | 5.7%     | 287                  | 92.9% | 328                         | 2.40     | 181                            | 97,732   |       |
| Florham Park borough                        | Morris     | 4.34   | 15.5      | 459            | 470                       | 6.3%     | 461                          | 3.3% | 484               | 1.2%  | 398                   | 0.2      | 304                 | 5.8%  | 436                     | 103,916 | 450               | 4.0%     | 450                  | 96.0% | 517                         | 1.53     | 480                            | 267,745  |       |
| Folsom borough                              | Atlantic   | -3.60  | 37.5      | 110            | 76                        | -5.2%    | 253                          | 6.3% | 75                | 12.9% | 142                   | 2.2      | 272                 | 6.4%  | 168                     | 66,250  | 43                | 8.6%     | 113                  | 87.1% | 471                         | 1.91     | 166                            | 93,346   |       |
| Fort Lee borough                            | Bergen     | 1.31   | 23.9      | 289            | 389                       | 4.0%     | 156                          | 7.9% | 282               | 4.4%  | 319                   | 0.5      | 148                 | 9.8%  | 207                     | 70,415  | 521               | 3.5%     | 280                  | 92.7% | 441                         | 2.05     | 398                            | 175,948  |       |
| Frankford township                          | Sussex     | 1.84   | 22.4      | 328            | 121                       | -3.6%    | 254                          | 6.3% | 356               | 3.1%  | 434                   | 0.0      | 415                 | 3.9%  | 366                     | 89,891  | 174               | 5.9%     | 274                  | 92.5% | 365                         | 2.26     | 336                            | 148,231  |       |
| Franklin borough                            | Sussex     | -2.16  | 33.5      | 149            | 57                        | -6.7%    | 123                          | 8.6% | 173               | 7.0%  | 126                   | 2.5      | 175                 | 8.9%  | 97                      | 57,599  | 141               | 6.3%     | 231                  | 91.6% | 78                          | 3.37     | 137                            | 85,871   |       |
| Franklin Lakes borough                      | Bergen     | 6.80   | 8.6       | 548            | 392                       | 4.1%     | 400                          | 4.0% | 529               | 0.3%  | 434                   | 0.0      | 465                 | 3.1%  | 550                     | 156,146 | 472               | 3.9%     | 476                  | 96.7% | 519                         | 1.51     | 524                            | 402,750  |       |
| Franklin township                           | Gloucester | -2.25  | 33.8      | 145            | 305                       | 2.2%     | 94                           | 9.6% | 114               | 9.5%  | 183                   | 1.6      | 211                 | 7.8%  | 269                     | 77,739  | 67                | 7.8%     | 154                  | 89.0% | 156                         | 2.95     | 112                            | 77,934   |       |
| Franklin township                           | Somerset   | 2.46   | 20.7      | 366            | 545                       | 15.8%    | 297                          | 5.7% | 351               | 3.2%  | 201                   | 1.3      | 332                 | 5.3%  | 377                     | 90,949  | 303               | 4.9%     | 318                  | 93.6% | 366                         | 2.26     | 315                            | 139,592  |       |
| Franklin township                           | Warren     | 2.76   | 19.8      | 380            | 272                       | 1.1%     | 516                          | 2.3% | 402               | 2.3%  | 291                   | 0.6      | 514                 | 2.3%  | 362                     | 89,420  | 267               | 5.1%     | 355                  | 94.2% | 125                         | 3.11     | 300                            | 131,954  |       |
| Franklin township                           | Hunterdon  | 3.90   | 16.7      | 440            | 300                       | 2.0%     | 144                          | 8.1% | 495               | 1.1%  | 249                   | 0.9      | 468                 | 3.0%  | 396                     | 96,591  | 450               | 4.0%     | 489                  | 97.0% | 341                         | 2.33     | 385                            | 170,708  |       |
| Fredon township                             | Sussex     | 3.55   | 17.7      | 423            | 236                       | 0.2%     | 451                          | 3.4% | 427               | 1.9%  | 434                   | 0.0      | 245                 | 7.0%  | 414                     | 100,368 | 437               | 4.1%     | 489                  | 97.0% | 200                         | 2.79     | 299                            | 131,710  |       |
| Freehold borough                            | Monmouth   | -5.10  | 41.7      | 73             | 289                       | 1.8%     | 151                          | 7.9% | 50                | 15.5% | 307                   | 0.6      | 55                  | 15.6% | 80                      | 54,595  | 383               | 4.4%     | 24                   | 76.1% | 225                         | 2.72     | 140                            | 86,303   |       |
| Freehold township                           | Monmouth   | 3.73   | 17.2      | 432            | 400                       | 4.2%     | 422                          | 3.7% | 479               | 1.3%  | 373                   | 0.3      | 367                 | 4.6%  | 416                     | 100,759 | 383               | 4.4%     | 385                  | 94.7% | 407                         | 2.15     | 402                            | 180,312  |       |
| Frelinghuysen township                      | Warren     | 2.78   | 19.8      | 383            | 163                       | -2.4%    | 550                          | 1.3% | 484               | 1.2%  | 434                   | 0.0      | 441                 | 3.5%  | 415                     | 100,625 | 383               | 4.4%     | 125                  | 87.9% | 320                         | 2.43     | 285                            | 126,398  |       |
| Frenchtown borough                          | Hunterdon  | 1.45   | 23.5      | 301            | 81                        | -4.9%    | 412                          | 3.8% | 109               | 9.7%  | 434                   | 0.0      | 229                 | 7.4%  | 265                     | 77,396  | 543               | 3.3%     | 410                  | 95.2% | 185                         | 2.85     | 263                            | 119,230  |       |
| Galloway township                           | Atlantic   | -2.85  | 35.5      | 127            | 467                       | 6.1%     | 302                          | 5.6% | 131               | 8.6%  | 136                   | 2.3      | 197                 | 8.2%  | 120                     | 61,530  | 47                | 8.5%     | 170                  | 89.5% | 202                         | 2.79     | 100                            | 74,296   |       |



|   |            |        |           |                | Residential Desirability  |          |                              |       | Social Indicators |       |                       |          | Economic Indicators |       |                         |         | Education Indicator |          | Fiscal Indicators    |       |                             |          |                                |          |  |
|---|------------|--------|-----------|----------------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|----------|---------------------|-------|-------------------------|---------|---------------------|----------|----------------------|-------|-----------------------------|----------|--------------------------------|----------|--|
| 1 = most distressed, 565 = least distressed |            |        |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |          | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |          | HS Diploma or Higher |       | Effective Property Tax Rate |          | Equalized Valuation Per Capita |          |  |
|   |            |        |           |                | Weighted at .25           |          |                              |       | Weighted at 1     |       |                       |          | Weighted at .25     |       |                         |         |                     |          |                      |       |                             |          |                                |          |  |
| Municipality                                |            | County | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New   |                   | New   |                       | Retained |                     | New   |                         | New     |                     | Retained |                      | New   |                             | Retained |                                | Retained |  |
|   |            |        |           |                |                           | Rank     | Value                        | Rank  | Value             | Rank  | Value                 | Rank     | Value               | Rank  | Value                   | Rank    | Value               | Rank     | Value                | Rank  | Value                       | Rank     | Value                          |          |  |
| Garfield city                               | Bergen     | -6.40  | 45.3      | 53             | 457                       | 5.9%     | 221                          | 6.9%  | 51                | 15.3% | 85                    | 3.4      | 48                  | 16.3% | 38                      | 45,469  | 88                  | 7.4%     | 63                   | 83.7% | 279                         | 2.57     | 89                             | 70,128   |  |
| Garwood borough                             | Union      | 1.54   | 23.2      | 307            | 409                       | 4.4%     | 148                          | 8.1%  | 495               | 1.1%  | 145                   | 2.1      | 514                 | 2.3%  | 243                     | 73,924  | 213                 | 5.5%     | 281                  | 92.8% | 241                         | 2.67     | 343                            | 153,091  |  |
| Gibbsboro borough                           | Camden     | 0.55   | 26.0      | 247            | 100                       | -4.1%    | 485                          | 2.9%  | 249               | 5.1%  | 140                   | 2.2      | 367                 | 4.6%  | 313                     | 82,944  | 183                 | 5.8%     | 314                  | 93.5% | 58                          | 3.54     | 170                            | 94,633   |  |
| Glassboro borough                           | Gloucester | -4.31  | 39.5      | 92             | 286                       | 1.7%     | 81                           | 10.1% | 115               | 9.3%  | 60                    | 4.5      | 32                  | 19.5% | 150                     | 64,246  | 141                 | 6.3%     | 257                  | 92.2% | 68                          | 3.45     | 56                             | 60,811   |  |
| Glen Gardner borough                        | Hunterdon  | -0.56  | 29.1      | 208            | 35                        | -9.5%    | 107                          | 9.0%  | 137               | 8.5%  | 128                   | 2.4      | 245                 | 7.0%  | 126                     | 61,917  | 398                 | 4.3%     | 333                  | 93.8% | 243                         | 2.66     | 165                            | 93,335   |  |
| Glen Ridge borough                          | Essex      | 7.52   | 6.6       | 557            | 369                       | 3.4%     | 538                          | 1.7%  | 525               | 0.4%  | 289                   | 0.7      | 550                 | 1.1%  | 561                     | 170,433 | 553                 | 3.2%     | 531                  | 97.9% | 124                         | 3.11     | 446                            | 214,412  |  |
| Glen Rock borough                           | Bergen     | 6.89   | 8.4       | 549            | 391                       | 4.1%     | 511                          | 2.4%  | 484               | 1.2%  | 434                   | 0.0      | 528                 | 2.0%  | 547                     | 155,221 | 521                 | 3.5%     | 518                  | 97.7% | 282                         | 2.57     | 444                            | 209,308  |  |
| Gloucester City city                        | Camden     | -6.42  | 45.4      | 51             | 190                       | -1.6%    | 61                           | 10.9% | 62                | 14.0% | 45                    | 5.6      | 153                 | 9.6%  | 55                      | 50,615  | 55                  | 8.2%     | 74                   | 85.1% | 63                          | 3.52     | 27                             | 48,039   |  |
| Gloucester township                         | Camden     | -0.83  | 29.8      | 195            | 228                       | -0.2%    | 218                          | 6.9%  | 194               | 6.6%  | 179                   | 1.6      | 182                 | 8.7%  | 220                     | 71,963  | 194                 | 5.7%     | 234                  | 91.7% | 51                          | 3.61     | 74                             | 66,845   |  |
| Green Brook township                        | Somerset   | 3.37   | 18.2      | 414            | 527                       | 11.4%    | 215                          | 6.9%  | 345               | 3.3%  | 434                   | 0.0      | 298                 | 5.9%  | 513                     | 130,053 | 369                 | 4.5%     | 160                  | 89.2% | 330                         | 2.40     | 422                            | 196,018  |  |
| Green township                              | Sussex     | 4.75   | 14.3      | 490            | 246                       | 0.5%     | 347                          | 4.9%  | 521               | 0.5%  | 434                   | 0.0      | 528                 | 2.0%  | 491                     | 119,286 | 417                 | 4.2%     | 419                  | 95.4% | 139                         | 3.05     | 301                            | 131,975  |  |
| Greenwich township                          | Gloucester | -1.51  | 31.7      | 169            | 188                       | -1.6%    | 264                          | 6.2%  | 200               | 6.3%  | 97                    | 3.1      | 211                 | 7.8%  | 156                     | 64,652  | 150                 | 6.2%     | 199                  | 90.6% | 199                         | 2.79     | 365                            | 161,347  |  |
| Greenwich township                          | Cumberland | -1.51  | 31.7      | 170            | 108                       | -3.9%    | 338                          | 5.0%  | 311               | 3.8%  | 52                    | 5.1      | 224                 | 7.5%  | 177                     | 66,667  | 167                 | 6.0%     | 221                  | 91.4% | 112                         | 3.16     | 187                            | 99,134   |  |
| Greenwich township                          | Warren     | 4.04   | 16.3      | 449            | 468                       | 6.2%     | 250                          | 6.3%  | 345               | 3.3%  | 395                   | 0.2      | 461                 | 3.2%  | 464                     | 111,094 | 369                 | 4.5%     | 480                  | 96.8% | 210                         | 2.76     | 270                            | 121,774  |  |
| Guttenberg town                             | Hudson     | -5.12  | 41.8      | 70             | 493                       | 7.7%     | 220                          | 6.9%  | 47                | 15.6% | 134                   | 2.3      | 56                  | 15.4% | 92                      | 56,837  | 321                 | 4.8%     | 34                   | 79.3% | 106                         | 3.20     | 126                            | 81,467   |  |
| Hackensack city                             | Bergen     | -3.60  | 37.5      | 109            | 432                       | 5.1%     | 190                          | 7.4%  | 115               | 9.3%  | 121                   | 2.5      | 52                  | 15.8% | 85                      | 55,289  | 213                 | 5.5%     | 106                  | 86.6% | 123                         | 3.12     | 278                            | 124,597  |  |
| Hackettstown town                           | Warren     | -1.80  | 32.5      | 161            | 220                       | -0.5%    | 431                          | 3.7%  | 166               | 7.2%  | 210                   | 1.3      | 113                 | 10.9% | 154                     | 64,464  | 213                 | 5.5%     | 102                  | 86.5% | 159                         | 2.94     | 202                            | 101,846  |  |
| Haddon Heights borough                      | Camden     | 2.65   | 20.1      | 373            | 229                       | -0.2%    | 280                          | 6.0%  | 277               | 4.5%  | 318                   | 0.5      | 441                 | 3.5%  | 352                     | 88,162  | 450                 | 4.0%     | 395                  | 94.9% | 132                         | 3.07     | 229                            | 108,424  |  |
| Haddon township                             | Camden     | 2.25   | 21.3      | 350            | 197                       | -1.3%    | 143                          | 8.2%  | 282               | 4.4%  | 335                   | 0.4      | 381                 | 4.5%  | 309                     | 82,621  | 450                 | 4.0%     | 415                  | 95.3% | 96                          | 3.24     | 159                            | 92,113   |  |
| Haddonfield borough                         | Camden     | 5.72   | 11.6      | 519            | 185                       | -1.7%    | 477                          | 3.0%  | 517               | 0.6%  | 329                   | 0.4      | 484                 | 2.8%  | 508                     | 128,440 | 521                 | 3.5%     | 549                  | 98.7% | 163                         | 2.92     | 427                            | 198,538  |  |
| Hainesport township                         | Burlington | 3.28   | 18.4      | 410            | 540                       | 14.2%    | 405                          | 3.9%  | 535               | 0.0%  | 176                   | 1.7      | 326                 | 5.4%  | 371                     | 90,331  | 339                 | 4.7%     | 425                  | 95.5% | 408                         | 2.15     | 304                            | 133,449  |  |
| Haledon borough                             | Passaic    | -6.60  | 45.9      | 50             | 348                       | 3.1%     | 351                          | 4.9%  | 33                | 18.3% | 36                    | 6.4      | 78                  | 12.9% | 148                     | 64,024  | 116                 | 6.6%     | 60                   | 83.5% | 21                          | 4.12     | 68                             | 63,691   |  |
| Hamburg borough                             | Sussex     | -0.58  | 29.1      | 205            | 134                       | -3.3%    | 225                          | 6.8%  | 257               | 4.9%  | 80                    | 3.5      | 261                 | 6.6%  | 252                     | 75,179  | 202                 | 5.6%     | 259                  | 92.3% | 72                          | 3.42     | 136                            | 85,844   |  |
| Hamilton township                           | Atlantic   | -4.57  | 40.2      | 81             | 523                       | 10.9%    | 171                          | 7.6%  | 97                | 10.6% | 54                    | 5.0      | 96                  | 11.8% | 116                     | 60,838  | 43                  | 8.6%     | 160                  | 89.2% | 232                         | 2.70     | 119                            | 80,078   |  |
| Hamilton township                           | Mercer     | 0.12   | 27.2      | 237            | 245                       | 0.5%     | 263                          | 6.2%  | 207               | 6.0%  | 248                   | 0.9      | 245                 | 7.0%  | 213                     | 70,996  | 339                 | 4.7%     | 168                  | 89.4% | 256                         | 2.62     | 177                            | 97,201   |  |
| Hammonton town                              | Atlantic   | -4.26  | 39.4      | 93             | 279                       | 1.5%     | 161                          | 7.8%  | 148               | 8.0%  | 73                    | 3.9      | 125                 | 10.5% | 135                     | 62,798  | 59                  | 8.1%     | 70                   | 84.7% | 297                         | 2.51     | 160                            | 92,470   |  |
| Hampton borough                             | Hunterdon  | 0.07   | 27.3      | 233            | 40                        | -8.3%    | 241                          | 6.4%  | 122               | 9.2%  | 434                   | 0.0      | 321                 | 5.5%  | 222                     | 72,045  | 213                 | 5.5%     | 314                  | 93.5% | 151                         | 2.97     | 146                            | 87,717   |  |
| Hampton township                            | Sussex     | 2.03   | 21.9      | 339            | 122                       | -3.6%    | 237                          | 6.5%  | 456               | 1.6%  | 434                   | 0.0      | 407                 | 4.0%  | 258                     | 76,127  | 238                 | 5.3%     | 345                  | 94.0% | 283                         | 2.56     | 290                            | 127,960  |  |
| Hanover township                            | Morris     | 4.37   | 15.4      | 462            | 477                       | 7.0%     | 374                          | 4.4%  | 338               | 3.4%  | 349                   | 0.3      | 484                 | 2.8%  | 473                     | 113,816 | 450                 | 4.0%     | 333                  | 93.8% | 511                         | 1.57     | 496                            | 288,172  |  |
| Harding township                            | Morris     | 8.12   | 4.9       | 562            | 501                       | 8.1%     | 551                          | 1.2%  | 535               | 0.0%  | 434                   | 0.0      | 455                 | 3.3%  | 562                     | 171,331 | 496                 | 3.7%     | 542                  | 98.5% | 545                         | 0.97     | 534                            | 562,920  |  |
| Hardwick township                           | Warren     | 2.75   | 19.9      | 377            | 296                       | 1.9%     | 363                          | 4.6%  | 446               | 1.7%  | 434                   | 0.0      | 290                 | 6.0%  | 444                     | 105,556 | 267                 | 5.1%     | 264                  | 92.4% | 270                         | 2.59     | 238                            | 110,919  |  |
| Hardyston township                          | Sussex     | 3.73   | 17.1      | 433            | 503                       | 8.3%     | 109                          | 8.9%  | 402               | 2.3%  | 434                   | 0.0      | 504                 | 2.5%  | 390                     | 94,665  | 267                 | 5.1%     | 533                  | 98.0% | 303                         | 2.48     | 325                            | 141,640  |  |
| Harmony township                            | Warren     | 1.65   | 22.9      | 315            | 48                        | -7.3%    | 418                          | 3.8%  | 185               | 6.8%  | 434                   | 0.0      | 357                 | 4.8%  | 296                     | 81,146  | 303                 | 4.9%     | 370                  | 94.4% | 374                         | 2.24     | 443                            | 208,852  |  |
| Harrington Park borough                     | Bergen     | 5.26   | 12.9      | 509            | 342                       | 3.0%     | 559                          | 0.0%  | 498               | 1.0%  | 334                   | 0.4      | 351                 | 4.9%  | 507                     | 128,088 | 496                 | 3.7%     | 465                  | 96.5% | 302                         | 2.48     | 436                            | 206,342  |  |



|   |            |           |                | Residential Desirability  |          |                              |      | Social Indicators |      |                       |          | Economic Indicators |      |                         |      |                   |          | Education Indicator  |      | Fiscal Indicators           |          |                                |          |           |
|---|------------|-----------|----------------|---------------------------|----------|------------------------------|------|-------------------|------|-----------------------|----------|---------------------|------|-------------------------|------|-------------------|----------|----------------------|------|-----------------------------|----------|--------------------------------|----------|-----------|
| 1 = most distressed, 565 = least distressed |            |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |      | % w SNAP Benefits |      | Children on TANF Rate |          | Poverty Rate        |      | Median Household Income |      | Unemployment Rate |          | HS Diploma or Higher |      | Effective Property Tax Rate |          | Equalized Valuation Per Capita |          |           |
|   |            |           |                | Weighted at .25           |          |                              |      |                   |      |                       |          | Weighted at 1       |      |                         |      |                   |          | Weighted at .25      |      |                             |          |                                |          |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New  |                   | New  |                       | Retained |                     | New  |                         | New  |                   | Retained |                      | New  |                             | Retained |                                | Retained |           |
|   |            |           |                |                           | Rank     | Value                        | Rank | Value             | Rank | Value                 | Rank     | Value               | Rank | Value                   | Rank | Value             | Rank     | Value                | Rank | Value                       | Rank     | Value                          | Rank     | Value     |
| Harrison town                               | Hudson     | -4.49     | 40.0           | 87                        | 533      | 12.2%                        | 311  | 5.5%              | 70   | 13.3%                 | 187      | 1.5                 | 72   | 13.8%                   | 91   | 56,713            | 238      | 5.3%                 | 29   | 77.9%                       | 146      | 3.01                           | 130      | 83,235    |
| Harrison township                           | Gloucester | 4.69      | 14.5           | 485                       | 554      | 20.4%                        | 552  | 1.2%              | 446  | 1.7%                  | 175      | 1.7                 | 484  | 2.8%                    | 506  | 127,975           | 321      | 4.8%                 | 401  | 95.0%                       | 227      | 2.71                           | 257      | 115,663   |
| Harvey Cedars borough                       | Ocean      | 1.75      | 22.7           | 322                       | 118      | -3.7%                        | 539  | 1.7%              | 351  | 3.2%                  | 434      | 0.0                 | 282  | 6.3%                    | 201  | 69,167            | 30       | 9.7%                 | 526  | 97.8%                       | 546      | 0.96                           | 561      | 3,670,334 |
| Hasbrouck Heights borough                   | Bergen     | 1.74      | 22.7           | 321                       | 417      | 4.6%                         | 537  | 1.7%              | 237  | 5.5%                  | 288      | 0.7                 | 290  | 6.0%                    | 302  | 81,460            | 289      | 5.0%                 | 370  | 94.4%                       | 247      | 2.65                           | 340      | 150,814   |
| Haworth borough                             | Bergen     | 7.53      | 6.6            | 559                       | 344      | 3.0%                         | 545  | 1.5%              | 521  | 0.5%                  | 434      | 0.0                 | 553  | 0.9%                    | 553  | 160,526           | 543      | 3.3%                 | 526  | 97.8%                       | 333      | 2.38                           | 477      | 263,463   |
| Hawthorne borough                           | Passaic    | 1.50      | 23.4           | 304                       | 366      | 3.4%                         | 356  | 4.8%              | 369  | 2.8%                  | 232      | 1.0                 | 332  | 5.3%                    | 308  | 82,532            | 256      | 5.2%                 | 257  | 92.2%                       | 155      | 2.95                           | 276      | 123,363   |
| Hazlet township                             | Monmouth   | 0.98      | 24.8           | 272                       | 96       | -4.2%                        | 394  | 4.1%              | 222  | 5.8%                  | 327      | 0.4                 | 310  | 5.7%                    | 324  | 84,871            | 238      | 5.3%                 | 221  | 91.4%                       | 300      | 2.49                           | 269      | 121,293   |
| Helmetta borough                            | Middlesex  | 1.14      | 24.3           | 284                       | 516      | 10.0%                        | 135  | 8.2%              | 476  | 1.4%                  | 115      | 2.7                 | 351  | 4.9%                    | 248  | 74,554            | 227      | 5.4%                 | 287  | 92.9%                       | 284      | 2.55                           | 161      | 92,647    |
| High Bridge borough                         | Hunterdon  | 0.89      | 25.0           | 266                       | 67       | -6.1%                        | 529  | 2.0%              | 257  | 4.9%                  | 88       | 3.4                 | 494  | 2.7%                    | 297  | 81,250            | 227      | 5.4%                 | 395  | 94.9%                       | 67       | 3.47                           | 196      | 100,356   |
| Highland Park borough                       | Middlesex  | 0.92      | 25.0           | 269                       | 283      | 1.6%                         | 379  | 4.4%              | 216  | 5.9%                  | 271      | 0.8                 | 110  | 11.1%                   | 198  | 68,837            | 514      | 3.6%                 | 431  | 95.6%                       | 94       | 3.26                           | 142      | 87,175    |
| Highlands borough                           | Monmouth   | -1.09     | 30.6           | 187                       | 62       | -6.5%                        | 16   | 15.9%             | 291  | 4.2%                  | 296      | 0.6                 | 90   | 12.1%                   | 134  | 62,770            | 183      | 5.8%                 | 318  | 93.6%                       | 265      | 2.60                           | 284      | 126,017   |
| Hightstown borough                          | Mercer     | -0.63     | 29.3           | 201                       | 267      | 1.0%                         | 177  | 7.5%              | 216  | 5.9%                  | 231      | 1.1                 | 267  | 6.5%                    | 214  | 71,174            | 483      | 3.8%                 | 61   | 83.6%                       | 39       | 3.81                           | 99       | 74,051    |
| Hillsborough township                       | Somerset   | 4.75      | 14.3           | 489                       | 448      | 5.7%                         | 346  | 4.9%              | 446  | 1.7%                  | 380      | 0.2                 | 436  | 3.6%                    | 469  | 112,788           | 450      | 4.0%                 | 499  | 97.2%                       | 368      | 2.26                           | 352      | 154,853   |
| Hillsdale borough                           | Bergen     | 3.41      | 18.0           | 419                       | 406      | 4.4%                         | 533  | 1.9%              | 394  | 2.4%                  | 421      | 0.1                 | 197  | 8.2%                    | 452  | 108,224           | 450      | 4.0%                 | 355  | 94.2%                       | 304      | 2.48                           | 388      | 171,690   |
| Hillside township                           | Union      | -3.38     | 36.9           | 114                       | 321      | 2.6%                         | 367  | 4.6%              | 198  | 6.4%                  | 185      | 1.5                 | 101  | 11.5%                   | 109  | 59,939            | 67       | 7.8%                 | 95   | 86.2%                       | 25       | 4.01                           | 107      | 76,033    |
| Hi-Nella borough                            | Camden     | -4.54     | 40.1           | 84                        | 171      | -2.2%                        | 106  | 9.0%              | 156  | 7.6%                  | 133      | 2.3                 | 72   | 13.8%                   | 42   | 47,589            | 55       | 8.2%                 | 202  | 90.7%                       | 10       | 4.53                           | 16       | 43,227    |
| Hoboken city                                | Hudson     | 3.66      | 17.3           | 428                       | 557      | 21.7%                        | 211  | 7.0%              | 242  | 5.4%                  | 243      | 1.0                 | 115  | 10.8%                   | 474  | 114,381           | 562      | 2.7%                 | 345  | 94.0%                       | 529      | 1.34                           | 489      | 282,059   |
| Ho-Ho-Kus borough                           | Bergen     | 7.46      | 6.8            | 556                       | 326      | 2.7%                         | 387  | 4.2%              | 517  | 0.6%                  | 434      | 0.0                 | 562  | 0.2%                    | 555  | 162,386           | 521      | 3.5%                 | 480  | 96.8%                       | 487      | 1.82                           | 510      | 315,331   |
| Holland township                            | Hunterdon  | 3.27      | 18.4           | 408                       | 133      | -3.4%                        | 153  | 7.9%              | 389  | 2.5%                  | 434      | 0.0                 | 484  | 2.8%                    | 350  | 88,125            | 352      | 4.6%                 | 494  | 97.1%                       | 331      | 2.40                           | 291      | 128,378   |
| Holmdel township                            | Monmouth   | 5.17      | 13.1           | 502                       | 282      | 1.6%                         | 380  | 4.4%              | 484  | 1.2%                  | 434      | 0.0                 | 455  | 3.3%                    | 526  | 136,525           | 398      | 4.3%                 | 370  | 94.4%                       | 455      | 1.97                           | 469      | 253,925   |
| Hopatcong borough                           | Sussex     | 1.00      | 24.7           | 276                       | 39       | -8.4%                        | 134  | 8.2%              | 379  | 2.6%                  | 365      | 0.3                 | 261  | 6.6%                    | 261  | 76,875            | 202      | 5.6%                 | 350  | 94.1%                       | 197      | 2.80                           | 230      | 108,539   |
| Hope township                               | Warren     | 1.68      | 22.8           | 318                       | 112      | -3.8%                        | 443  | 3.5%              | 287  | 4.3%                  | 233      | 1.0                 | 367  | 4.6%                    | 365  | 89,792            | 202      | 5.6%                 | 381  | 94.6%                       | 207      | 2.77                           | 259      | 116,876   |
| Hopewell borough                            | Mercer     | 4.45      | 15.1           | 467                       | 135      | -3.3%                        | 555  | 0.8%              | 274  | 4.6%                  | 434      | 0.0                 | 536  | 1.7%                    | 418  | 101,316           | 514      | 3.6%                 | 533  | 98.0%                       | 233      | 2.69                           | 371      | 164,986   |
| Hopewell township                           | Cumberland | -0.70     | 29.5           | 198                       | 206      | -1.0%                        | 147  | 8.1%              | 207  | 6.0%                  | 381      | 0.2                 | 219  | 7.6%                    | 171  | 66,326            | 141      | 6.3%                 | 199  | 90.6%                       | 176      | 2.87                           | 97       | 72,792    |
| Hopewell township                           | Mercer     | 6.28      | 10.1           | 539                       | 514      | 9.9%                         | 416  | 3.8%              | 446  | 1.7%                  | 434      | 0.0                 | 531  | 1.9%                    | 536  | 141,003           | 561      | 2.9%                 | 381  | 94.6%                       | 281      | 2.57                           | 450      | 224,044   |
| Howell township                             | Monmouth   | 2.55      | 20.4           | 370                       | 346      | 3.1%                         | 509  | 2.5%              | 282  | 4.4%                  | 386      | 0.2                 | 396  | 4.3%                    | 387  | 93,733            | 267      | 5.1%                 | 318  | 93.6%                       | 359      | 2.28                           | 294      | 129,741   |
| Independence township                       | Warren     | 2.24      | 21.3           | 349                       | 80       | -5.0%                        | 448  | 3.4%              | 479  | 1.3%                  | 347      | 0.4                 | 415  | 3.9%                    | 282  | 79,301            | 267      | 5.1%                 | 355  | 94.2%                       | 190      | 2.84                           | 208      | 103,299   |
| Interlaken borough                          | Monmouth   | 5.83      | 11.3           | 523                       | 54       | -6.7%                        | 421  | 3.7%              | 503  | 0.9%                  | 434      | 0.0                 | 550  | 1.1%                    | 525  | 135,938           | 352      | 4.6%                 | 511  | 97.5%                       | 525      | 1.39                           | 503      | 302,751   |
| Irvington township                          | Essex      | -11.65    | 59.9           | 23                        | 92       | -4.4%                        | 15   | 16.0%             | 35   | 17.6%                 | 26       | 8.3                 | 23   | 23.7%                   | 16   | 36,782            | 47       | 8.5%                 | 45   | 81.8%                       | 9        | 4.56                           | 11       | 37,551    |
| Island Heights borough                      | Ocean      | 1.49      | 23.4           | 303                       | 65       | -6.3%                        | 239  | 6.5%              | 249  | 5.1%                  | 434      | 0.0                 | 197  | 8.2%                    | 271  | 78,147            | 227      | 5.4%                 | 505  | 97.3%                       | 488      | 1.81                           | 424      | 196,827   |
| Jackson township                            | Ocean      | 2.19      | 21.4           | 346                       | 534      | 12.6%                        | 365  | 4.6%              | 291  | 4.2%                  | 316      | 0.5                 | 389  | 4.4%                    | 324  | 84,871            | 213      | 5.5%                 | 328  | 93.7%                       | 402      | 2.17                           | 275      | 123,171   |
| Jamesburg borough                           | Middlesex  | -1.73     | 32.3           | 164                       | 312      | 2.4%                         | 342  | 5.0%              | 190  | 6.7%                  | 125      | 2.5                 | 110  | 11.1%                   | 211  | 70,787            | 227      | 5.4%                 | 122  | 87.6%                       | 118      | 3.14                           | 98       | 73,282    |
| Jefferson township                          | Morris     | 2.23      | 21.3           | 348                       | 378      | 3.7%                         | 361  | 4.6%              | 379  | 2.6%                  | 378      | 0.2                 | 254  | 6.8%                    | 389  | 94,662            | 227      | 5.4%                 | 350  | 94.1%                       | 274      | 2.58                           | 277      | 124,387   |
| Jersey City city                            | Hudson     | -5.80     | 43.7           | 64                        | 511      | 9.6%                         | 64   | 10.5%             | 52   | 15.2%                 | 40       | 5.9                 | 33   | 19.3%                   | 107  | 59,537            | 238      | 5.3%                 | 80   | 85.5%                       | 391      | 2.20                           | 178      | 97,231    |

|   |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
| 1 = most distressed, 565 = least distressed |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at .25           |        |                              |       | Weighted at 1     |       |                       |       | Weighted at .25     |       |                         |         |                     |       |                      |       |                             |       |                                |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Keansburg borough                           | Monmouth   | -8.11     | 50.1           | 39       | 72                        | -5.7%  | 9                            | 17.9% | 18                | 23.8% | 90                    | 3.2   | 50                  | 16.2% | 43                      | 47,686  | 106                 | 6.9%  | 73                   | 85.0% | 109                         | 3.18  | 37                             | 52,523    |
| Kearny town                                 | Hudson     | -3.67     | 37.7           | 106      | 425                       | 4.9%   | 306                          | 5.6%  | 105               | 10.0% | 155                   | 1.9   | 93                  | 12.0% | 111                     | 60,015  | 135                 | 6.4%  | 56                   | 83.3% | 111                         | 3.16  | 133                            | 84,723    |
| Kenilworth borough                          | Union      | 1.61      | 23.0           | 313      | 463                       | 6.1%   | 474                          | 3.1%  | 329               | 3.6%  | 302                   | 0.6   | 521                 | 2.2%  | 402                     | 97,279  | 202                 | 5.6%  | 98                   | 86.3% | 236                         | 2.69  | 382                            | 169,570   |
| Keyport borough                             | Monmouth   | -2.56     | 34.6           | 136      | 97                        | -4.2%  | 299                          | 5.7%  | 140               | 8.4%  | 151                   | 2.0   | 134                 | 10.2% | 79                      | 54,522  | 256                 | 5.2%  | 80                   | 85.5% | 245                         | 2.66  | 184                            | 98,620    |
| Kingwood township                           | Hunterdon  | 4.66      | 14.6           | 484      | 153                       | -2.8%  | 514                          | 2.4%  | 535               | 0.0%  | 434                   | 0.0   | 539                 | 1.6%  | 471                     | 113,306 | 339                 | 4.7%  | 406                  | 95.1% | 409                         | 2.15  | 359                            | 160,729   |
| Kinnelon borough                            | Morris     | 6.19      | 10.3           | 535      | 370                       | 3.4%   | 557                          | 0.6%  | 535               | 0.0%  | 390                   | 0.2   | 494                 | 2.7%  | 533                     | 140,265 | 450                 | 4.0%  | 499                  | 97.2% | 326                         | 2.41  | 434                            | 204,847   |
| Knowlton township                           | Warren     | 1.12      | 24.4           | 282      | 99                        | -4.2%  | 163                          | 7.7%  | 335               | 3.5%  | 434                   | 0.0   | 367                 | 4.6%  | 353                     | 88,259  | 161                 | 6.1%  | 221                  | 91.4% | 201                         | 2.79  | 209                            | 104,255   |
| Lacey township                              | Ocean      | 0.11      | 27.2           | 236      | 420                       | 4.8%   | 355                          | 4.8%  | 200               | 6.3%  | 198                   | 1.4   | 175                 | 8.9%  | 217                     | 71,714  | 213                 | 5.5%  | 264                  | 92.4% | 465                         | 1.94  | 297                            | 131,529   |
| Lafayette township                          | Sussex     | 2.63      | 20.2           | 371      | 177                       | -1.9%  | 62                           | 10.8% | 427               | 1.9%  | 434                   | 0.0   | 339                 | 5.2%  | 391                     | 94,712  | 321                 | 4.8%  | 389                  | 94.8% | 289                         | 2.54  | 312                            | 137,559   |
| Lake Como borough                           | Monmouth   | -2.13     | 33.4           | 151      | 115                       | -3.8%  | 40                           | 12.3% | 247               | 5.2%  | 106                   | 2.9   | 70                  | 14.1% | 132                     | 62,663  | 202                 | 5.6%  | 199                  | 90.6% | 489                         | 1.80  | 458                            | 233,247   |
| Lakehurst borough                           | Ocean      | -3.65     | 37.7           | 107      | 255                       | 0.8%   | 184                          | 7.4%  | 80                | 11.9% | 141                   | 2.2   | 97                  | 11.7% | 166                     | 66,078  | 77                  | 7.6%  | 141                  | 88.6% | 262                         | 2.61  | 49                             | 58,896    |
| Lakewood township                           | Ocean      | -8.20     | 50.3           | 37       | 559                       | 25.8%  | 199                          | 7.2%  | 17                | 24.0% | 163                   | 1.8   | 7                   | 32.1% | 25                      | 40,983  | 267                 | 5.1%  | 56                   | 83.3% | 381                         | 2.23  | 152                            | 90,863    |
| Lambertville city                           | Hunterdon  | 2.82      | 19.7           | 387      | 127                       | -3.5%  | 121                          | 8.6%  | 389               | 2.5%  | 369                   | 0.3   | 381                 | 4.5%  | 285                     | 79,444  | 556                 | 3.1%  | 287                  | 92.9% | 474                         | 1.90  | 431                            | 203,246   |
| Laurel Springs borough                      | Camden     | -1.34     | 31.2           | 177      | 137                       | -3.2%  | 232                          | 6.5%  | 311               | 3.8%  | 29                    | 8.0   | 230                 | 7.3%  | 297                     | 81,250  | 256                 | 5.2%  | 419                  | 95.4% | 4                           | 4.94  | 47                             | 58,632    |
| Lavallette borough                          | Ocean      | 0.78      | 25.3           | 261      | 8                         | -19.4% | 54                           | 11.3% | 356               | 3.1%  | 315                   | 0.6   | 237                 | 7.2%  | 127                     | 61,989  | 238                 | 5.3%  | 318                  | 93.6% | 553                         | 0.85  | 546                            | 1,192,316 |
| Lawnside borough                            | Camden     | -7.21     | 47.6           | 46       | 320                       | 2.6%   | 59                           | 11.0% | 46                | 15.7% | 51                    | 5.1   | 51                  | 15.9% | 106                     | 59,279  | 20                  | 10.1% | 202                  | 90.7% | 49                          | 3.66  | 113                            | 78,088    |
| Lawrence township                           | Cumberland | -6.80     | 46.4           | 47       | 485                       | 7.3%   | 71                           | 10.4% | 64                | 13.9% | 96                    | 3.1   | 47                  | 16.4% | 165                     | 65,917  | 15                  | 10.6% | 84                   | 85.7% | 253                         | 2.63  | 81                             | 68,217    |
| Lawrence township                           | Mercer     | 2.69      | 20.0           | 374      | 428                       | 5.0%   | 401                          | 4.0%  | 324               | 3.7%  | 322                   | 0.5   | 290                 | 6.0%  | 335                     | 86,301  | 514                 | 3.6%  | 311                  | 93.4% | 296                         | 2.51  | 339                            | 150,198   |
| Lebanon borough                             | Hunterdon  | 3.84      | 16.8           | 436      | 561                       | 34.1%  | 267                          | 6.2%  | 389               | 2.5%  | 434                   | 0.0   | 261                 | 6.6%  | 339                     | 86,620  | 352                 | 4.6%  | 499                  | 97.2% | 383                         | 2.22  | 375                            | 166,770   |
| Lebanon township                            | Hunterdon  | 4.25      | 15.7           | 453      | 244                       | 0.5%   | 337                          | 5.0%  | 446               | 1.7%  | 434                   | 0.0   | 468                 | 3.0%  | 446                     | 106,156 | 383                 | 4.4%  | 465                  | 96.5% | 382                         | 2.23  | 327                            | 142,284   |
| Leonia borough                              | Bergen     | 1.48      | 23.4           | 302      | 372                       | 3.5%   | 372                          | 4.5%  | 253               | 5.0%  | 352                   | 0.3   | 99                  | 11.6% | 334                     | 86,107  | 496                 | 3.7%  | 303                  | 93.2% | 260                         | 2.61  | 337                            | 148,850   |
| Liberty township                            | Warren     | 0.66      | 25.7           | 251      | 144                       | -3.1%  | 322                          | 5.3%  | 222               | 5.8%  | 434                   | 0.0   | 254                 | 6.8%  | 388                     | 93,833  | 194                 | 5.7%  | 179                  | 89.9% | 150                         | 2.98  | 172                            | 96,620    |
| Lincoln Park borough                        | Morris     | 2.36      | 21.0           | 359      | 119                       | -3.6%  | 276                          | 6.1%  | 436               | 1.8%  | 361                   | 0.3   | 451                 | 3.4%  | 305                     | 81,956  | 303                 | 4.9%  | 328                  | 93.7% | 267                         | 2.59  | 295                            | 130,952   |
| Linden city                                 | Union      | -2.86     | 35.5           | 126      | 456                       | 5.9%   | 120                          | 8.6%  | 125               | 9.0%  | 195                   | 1.4   | 163                 | 9.4%  | 140                     | 63,250  | 124                 | 6.5%  | 68                   | 84.4% | 85                          | 3.33  | 293                            | 129,116   |
| Lindenwold borough                          | Camden     | -8.96     | 52.4           | 32       | 217                       | -0.6%  | 35                           | 12.7% | 62                | 14.0% | 28                    | 8.2   | 39                  | 17.6% | 20                      | 38,906  | 99                  | 7.1%  | 51                   | 82.5% | 15                          | 4.32  | 10                             | 33,406    |
| Linwood city                                | Atlantic   | 1.65      | 22.9           | 316      | 93                        | -4.3%  | 259                          | 6.2%  | 335               | 3.5%  | 331                   | 0.4   | 468                 | 3.0%  | 306                     | 82,419  | 183                 | 5.8%  | 375                  | 94.5% | 108                         | 3.18  | 306                            | 133,832   |
| Little Egg Harbor township                  | Ocean      | -2.47     | 34.4           | 139      | 529                       | 11.6%  | 92                           | 9.7%  | 131               | 8.6%  | 130                   | 2.4   | 197                 | 8.2%  | 110                     | 60,014  | 65                  | 7.9%  | 179                  | 89.9% | 376                         | 2.24  | 237                            | 110,830   |
| Little Falls township                       | Passaic    | 1.05      | 24.6           | 279      | 524                       | 11.0%  | 399                          | 4.0%  | 231               | 5.6%  | 229                   | 1.1   | 272                 | 6.4%  | 236                     | 73,256  | 289                 | 5.0%  | 281                  | 92.8% | 213                         | 2.75  | 239                            | 110,949   |
| Little Ferry borough                        | Bergen     | -0.62     | 29.3           | 202      | 328                       | 2.8%   | 136                          | 8.2%  | 182               | 6.9%  | 265                   | 0.8   | 148                 | 9.8%  | 191                     | 67,357  | 303                 | 4.9%  | 190                  | 90.3% | 147                         | 3.00  | 163                            | 92,991    |
| Little Silver borough                       | Monmouth   | 6.46      | 9.6            | 544      | 136                       | -3.2%  | 492                          | 2.8%  | 535               | 0.0%  | 434                   | 0.0   | 441                 | 3.5%  | 528                     | 136,818 | 496                 | 3.7%  | 563                  | 100%  | 478                         | 1.89  | 493                            | 285,024   |
| Livingston township                         | Essex      | 5.91      | 11.1           | 528      | 440                       | 5.4%   | 428                          | 3.7%  | 436               | 1.8%  | 345                   | 0.4   | 484                 | 2.8%  | 539                     | 143,203 | 483                 | 3.8%  | 473                  | 96.6% | 346                         | 2.31  | 473                            | 260,211   |
| Loch Arbour village                         | Monmouth   | 3.73      | 17.2           | 431      | 5                         | -22.4% | 112                          | 8.8%  | 535               | 0.0%  | 47                    | 5.3   | 560                 | 0.5%  | 468                     | 112,500 | 521                 | 3.5%  | 542                  | 98.5% | 437                         | 2.05  | 539                            | 732,502   |
| Lodi borough                                | Bergen     | -5.01     | 41.5           | 77       | 373                       | 3.5%   | 219                          | 6.9%  | 74                | 13.1% | 161                   | 1.9   | 60                  | 14.9% | 57                      | 50,774  | 124                 | 6.5%  | 55                   | 83.2% | 143                         | 3.02  | 129                            | 83,045    |
| Logan township                              | Gloucester | 1.82      | 22.4           | 327      | 191                       | -1.5%  | 534                          | 1.8%  | 369               | 2.8%  | 203                   | 1.3   | 286                 | 6.1%  | 342                     | 87,200  | 321                 | 4.8%  | 242                  | 91.9% | 439                         | 2.05  | 428                            | 198,743   |

| 1 = most distressed, 565 = least distressed |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |               |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|---------------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
|   |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |               | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at .25           |        |                              |       |                   | Weighted at 1 |                       |       |                     |       | Weighted at .25         |         |                     |       |                      |       |                             |       |                                |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |               | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value         | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Long Beach township                         | Ocean      | 3.05      | 19.0           | 398      | 56                        | -6.7%  | 475                          | 3.0%  | 512               | 0.7%          | 434                   | 0.0   | 188                 | 8.5%  | 288                     | 80,096  | 116                 | 6.6%  | 505                  | 97.3% | 549                         | 0.90  | 557                            | 2,766,079 |
| Long Branch city                            | Monmouth   | -4.94     | 41.3           | 78       | 205                       | -1.0%  | 84                           | 10.0% | 82                | 11.6%         | 159                   | 1.9   | 37                  | 18.7% | 44                      | 48,327  | 194                 | 5.7%  | 64                   | 84.1% | 457                         | 1.97  | 344                            | 153,710   |
| Long Hill township                          | Morris     | 4.72      | 14.4           | 488      | 225                       | -0.3%  | 556                          | 0.8%  | 394               | 2.4%          | 434                   | 0.0   | 484                 | 2.8%  | 466                     | 111,500 | 472                 | 3.9%  | 450                  | 96.0% | 395                         | 2.20  | 426                            | 198,436   |
| Longport borough                            | Atlantic   | 4.21      | 15.8           | 452      | 29                        | -10.8% | 464                          | 3.2%  | 517               | 0.6%          | 434                   | 0.0   | 451                 | 3.4%  | 337                     | 86,484  | 267                 | 5.1%  | 450                  | 96.0% | 552                         | 0.86  | 555                            | 2,117,449 |
| Lopatcong township                          | Warren     | 0.10      | 27.2           | 235      | 543                       | 15.5%  | 131                          | 8.3%  | 105               | 10.0%         | 346                   | 0.4   | 194                 | 8.4%  | 240                     | 73,734  | 339                 | 4.7%  | 215                  | 91.3% | 167                         | 2.90  | 217                            | 105,337   |
| Lower Alloways Creek township               | Salem      | -0.46     | 28.8           | 214      | 78                        | -5.1%  | 83                           | 10.0% | 207               | 6.0%          | 434                   | 0.0   | 165                 | 9.3%  | 226                     | 72,250  | 150                 | 6.2%  | 187                  | 90.1% | 541                         | 1.02  | 384                            | 170,605   |
| Lower township                              | Cape May   | -5.09     | 41.7           | 74       | 146                       | -3.0%  | 301                          | 5.7%  | 142               | 8.3%          | 94                    | 3.2   | 125                 | 10.5% | 76                      | 54,455  | 12                  | 11.1% | 125                  | 87.9% | 513                         | 1.56  | 386                            | 170,917   |
| Lumberton township                          | Burlington | 0.63      | 25.8           | 249      | 429                       | 5.0%   | 321                          | 5.3%  | 216               | 5.9%          | 132                   | 2.3   | 230                 | 7.3%  | 319                     | 84,190  | 289                 | 5.0%  | 253                  | 92.1% | 349                         | 2.31  | 236                            | 109,585   |
| Lyndhurst township                          | Bergen     | -0.62     | 29.2           | 203      | 531                       | 11.9%  | 146                          | 8.1%  | 190               | 6.7%          | 242                   | 1.0   | 179                 | 8.8%  | 205                     | 70,344  | 183                 | 5.8%  | 162                  | 89.3% | 229                         | 2.70  | 324                            | 141,516   |
| Madison borough                             | Morris     | 4.26      | 15.7           | 454      | 304                       | 2.2%   | 377                          | 4.4%  | 456               | 1.6%          | 434                   | 0.0   | 310                 | 5.7%  | 459                     | 110,040 | 450                 | 4.0%  | 425                  | 95.5% | 502                         | 1.67  | 465                            | 249,095   |
| Magnolia borough                            | Camden     | -3.14     | 36.3           | 118      | 175                       | -2.0%  | 187                          | 7.4%  | 94                | 10.8%         | 144                   | 2.1   | 81                  | 12.8% | 99                      | 57,883  | 116                 | 6.6%  | 287                  | 92.9% | 26                          | 3.99  | 59                             | 61,033    |
| Mahwah township                             | Bergen     | 4.72      | 14.4           | 487      | 475                       | 6.8%   | 542                          | 1.6%  | 446               | 1.7%          | 423                   | 0.1   | 504                 | 2.5%  | 449                     | 107,336 | 383                 | 4.4%  | 431                  | 95.6% | 505                         | 1.64  | 452                            | 226,109   |
| Manalapan township                          | Monmouth   | 3.82      | 16.9           | 434      | 512                       | 9.8%   | 318                          | 5.4%  | 345               | 3.3%          | 424                   | 0.1   | 420                 | 3.8%  | 450                     | 107,569 | 383                 | 4.4%  | 336                  | 93.9% | 456                         | 1.97  | 362                            | 160,912   |
| Manasquan borough                           | Monmouth   | 3.20      | 18.6           | 405      | 75                        | -5.2%  | 160                          | 7.8%  | 338               | 3.4%          | 434                   | 0.0   | 298                 | 5.9%  | 386                     | 93,200  | 352                 | 4.6%  | 518                  | 97.7% | 528                         | 1.35  | 518                            | 352,904   |
| Manchester township                         | Ocean      | -2.81     | 35.3           | 128      | 385                       | 3.9%   | 68                           | 10.5% | 194               | 6.6%          | 278                   | 0.7   | 196                 | 8.3%  | 22                      | 40,154  | 74                  | 7.7%  | 125                  | 87.9% | 389                         | 2.21  | 141                            | 87,114    |
| Mannington township                         | Salem      | -3.02     | 35.9           | 123      | 381                       | 3.8%   | 11                           | 16.4% | 151               | 7.8%          | 312                   | 0.6   | 90                  | 12.1% | 233                     | 72,917  | 88                  | 7.4%  | 88                   | 85.8% | 240                         | 2.67  | 258                            | 116,255   |
| Mansfield township                          | Warren     | 0.50      | 26.1           | 244      | 45                        | -7.6%  | 286                          | 5.9%  | 294               | 4.1%          | 434                   | 0.0   | 261                 | 6.6%  | 108                     | 59,850  | 321                 | 4.8%  | 274                  | 92.5% | 145                         | 3.01  | 171                            | 95,690    |
| Mansfield township                          | Burlington | 3.96      | 16.5           | 445      | 556                       | 20.7%  | 479                          | 3.0%  | 466               | 1.5%          | 324                   | 0.5   | 539                 | 1.6%  | 384                     | 92,594  | 303                 | 4.9%  | 375                  | 94.5% | 286                         | 2.55  | 318                            | 139,944   |
| Mantoloking borough                         | Ocean      | 6.38      | 9.8            | 543      | 2                         | -29.7% | 10                           | 16.4% | 535               | 0.0%          | 434                   | 0.0   | 504                 | 2.5%  | 503                     | 126,250 | 339                 | 4.7%  | 508                  | 97.4% | 560                         | 0.67  | 563                            | 5,290,324 |
| Mantua township                             | Gloucester | 1.31      | 23.9           | 288      | 276                       | 1.2%   | 466                          | 3.1%  | 231               | 5.6%          | 240                   | 1.0   | 326                 | 5.4%  | 310                     | 82,673  | 238                 | 5.3%  | 355                  | 94.2% | 138                         | 3.05  | 158                            | 91,997    |
| Manville borough                            | Somerset   | -2.63     | 34.8           | 131      | 241                       | 0.3%   | 20                           | 15.4% | 137               | 8.5%          | 111                   | 2.8   | 143                 | 9.9%  | 155                     | 64,514  | 183                 | 5.8%  | 146                  | 88.7% | 153                         | 2.96  | 134                            | 85,654    |
| Maple Shade township                        | Burlington | -1.16     | 30.8           | 183      | 143                       | -3.1%  | 113                          | 8.8%  | 158               | 7.5%          | 167                   | 1.8   | 175                 | 8.9%  | 100                     | 57,977  | 267                 | 5.1%  | 253                  | 92.1% | 175                         | 2.87  | 86                             | 69,856    |
| Maplewood township                          | Essex      | 3.33      | 18.3           | 412      | 379                       | 3.7%   | 150                          | 8.0%  | 402               | 2.3%          | 303                   | 0.6   | 342                 | 5.1%  | 489                     | 118,242 | 352                 | 4.6%  | 363                  | 94.3% | 99                          | 3.24  | 342                            | 152,248   |
| Margate City city                           | Atlantic   | -0.38     | 28.6           | 220      | 13                        | -15.7% | 268                          | 6.2%  | 262               | 4.8%          | 154                   | 1.9   | 169                 | 9.2%  | 185                     | 67,138  | 124                 | 6.5%  | 406                  | 95.1% | 526                         | 1.36  | 536                            | 635,425   |
| Marlboro township                           | Monmouth   | 5.80      | 11.4           | 522      | 459                       | 5.9%   | 408                          | 3.9%  | 394               | 2.4%          | 426                   | 0.1   | 544                 | 1.5%  | 529                     | 137,805 | 450                 | 4.0%  | 457                  | 96.2% | 423                         | 2.10  | 408                            | 183,431   |
| Matawan borough                             | Monmouth   | 0.85      | 25.2           | 264      | 256                       | 0.8%   | 183                          | 7.5%  | 247               | 5.2%          | 285                   | 0.7   | 216                 | 7.7%  | 301                     | 81,420  | 227                 | 5.4%  | 355                  | 94.2% | 169                         | 2.89  | 260                            | 116,923   |
| Maurice River township                      | Cumberland | -5.89     | 43.9           | 62       | 166                       | -2.2%  | 65                           | 10.5% | 125               | 9.0%          | 290                   | 0.6   | 321                 | 5.5%  | 142                     | 63,333  | 17                  | 10.3% | 14                   | 72.1% | 315                         | 2.44  | 13                             | 38,108    |
| Maywood borough                             | Bergen     | 1.35      | 23.8           | 294      | 353                       | 3.2%   | 304                          | 5.6%  | 169               | 7.1%          | 300                   | 0.6   | 310                 | 5.7%  | 300                     | 81,339  | 352                 | 4.6%  | 303                  | 93.2% | 280                         | 2.57  | 311                            | 137,124   |
| Medford Lakes borough                       | Burlington | 3.57      | 17.6           | 424      | 104                       | -4.0%  | 531                          | 1.9%  | 402               | 2.3%          | 104                   | 2.9   | 558                 | 0.6%  | 411                     | 100,024 | 398                 | 4.3%  | 533                  | 98.0% | 157                         | 2.94  | 241                            | 111,106   |
| Medford township                            | Burlington | 4.43      | 15.2           | 465      | 253                       | 0.8%   | 458                          | 3.3%  | 394               | 2.4%          | 434                   | 0.0   | 468                 | 3.0%  | 456                     | 109,015 | 450                 | 4.0%  | 485                  | 96.9% | 192                         | 2.83  | 317                            | 139,925   |
| Mendham borough                             | Morris     | 6.16      | 10.4           | 534      | 194                       | -1.4%  | 508                          | 2.5%  | 535               | 0.0%          | 434                   | 0.0   | 465                 | 3.1%  | 512                     | 129,853 | 496                 | 3.7%  | 553                  | 98.8% | 469                         | 1.93  | 485                            | 275,055   |
| Mendham township                            | Morris     | 6.93      | 8.2            | 550      | 313                       | 2.5%   | 540                          | 1.6%  | 529               | 0.3%          | 434                   | 0.0   | 298                 | 5.9%  | 560                     | 170,160 | 543                 | 3.3%  | 450                  | 96.0% | 458                         | 1.96  | 514                            | 333,167   |
| Merchantville borough                       | Camden     | -2.71     | 35.1           | 129      | 196                       | -1.4%  | 42                           | 12.0% | 94                | 10.8%         | 181                   | 1.6   | 342                 | 5.1%  | 203                     | 69,833  | 83                  | 7.5%  | 137                  | 88.2% | 35                          | 3.84  | 76                             | 67,120    |
| Metuchen borough                            | Middlesex  | 4.45      | 15.1           | 466      | 405                       | 4.3%   | 502                          | 2.5%  | 436               | 1.8%          | 258                   | 0.9   | 484                 | 2.8%  | 470                     | 112,971 | 496                 | 3.7%  | 401                  | 95.0% | 219                         | 2.74  | 373                            | 165,912   |

|   |            |           |                | Residential Desirability  |          |                              |      | Social Indicators |      |                       |          | Economic Indicators |      |                         |      | Education Indicator |          | Fiscal Indicators    |      |                             |          |                                |          |         |
|---|------------|-----------|----------------|---------------------------|----------|------------------------------|------|-------------------|------|-----------------------|----------|---------------------|------|-------------------------|------|---------------------|----------|----------------------|------|-----------------------------|----------|--------------------------------|----------|---------|
| 1 = most distressed, 565 = least distressed |            |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |      | % w SNAP Benefits |      | Children on TANF Rate |          | Poverty Rate        |      | Median Household Income |      | Unemployment Rate   |          | HS Diploma or Higher |      | Effective Property Tax Rate |          | Equalized Valuation Per Capita |          |         |
|   |            |           |                | Weighted at .25           |          |                              |      | Weighted at 1     |      |                       |          | Weighted at .25     |      |                         |      |                     |          |                      |      |                             |          |                                |          |         |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New  |                   | New  |                       | Retained |                     | New  |                         | New  |                     | Retained |                      | New  |                             | Retained |                                | Retained |         |
|   |            |           |                |                           | Rank     | Value                        | Rank | Value             | Rank | Value                 | Rank     | Value               | Rank | Value                   | Rank | Value               | Rank     | Value                | Rank | Value                       | Rank     | Value                          | Rank     | Value   |
| Middle township                             | Cape May   | -4.40     | 39.8           | 90                        | 447      | 5.7%                         | 176  | 7.5%              | 222  | 5.8%                  | 74       | 3.8                 | 197  | 8.2%                    | 136  | 62,887              | 11       | 11.5%                | 118  | 87.4%                       | 499      | 1.69                           | 319      | 140,503 |
| Middlesex borough                           | Middlesex  | 1.80      | 22.5           | 325                       | 270      | 1.1%                         | 385  | 4.3%              | 356  | 3.1%                  | 277      | 0.7                 | 504  | 2.5%                    | 283  | 79,327              | 303      | 4.9%                 | 206  | 90.8%                       | 215      | 2.75                           | 212      | 104,418 |
| Middletown township                         | Monmouth   | 3.22      | 18.6           | 406                       | 176      | -2.0%                        | 384  | 4.3%              | 338  | 3.4%                  | 389      | 0.2                 | 381  | 4.5%                    | 428  | 102,474             | 321      | 4.8%                 | 425  | 95.5%                       | 416      | 2.12                           | 366      | 161,585 |
| Midland Park borough                        | Bergen     | 2.81      | 19.7           | 385                       | 416      | 4.5%                         | 420  | 3.7%              | 324  | 3.7%                  | 367      | 0.3                 | 321  | 5.5%                    | 360  | 89,130              | 352      | 4.6%                 | 442  | 95.8%                       | 288      | 2.54                           | 378      | 167,653 |
| Milford borough                             | Hunterdon  | 1.40      | 23.6           | 297                       | 95       | -4.2%                        | 41   | 12.2%             | 335  | 3.5%                  | 434      | 0.0                 | 332  | 5.3%                    | 275  | 78,681              | 256      | 5.2%                 | 410  | 95.2%                       | 104      | 3.21                           | 173      | 96,732  |
| Milburn township                            | Essex      | 8.15      | 4.9            | 563                       | 303      | 2.1%                         | 386  | 4.3%              | 498  | 1.0%                  | 360      | 0.3                 | 494  | 2.7%                    | 564  | 184,783             | 553      | 3.2%                 | 553  | 98.8%                       | 483      | 1.86                           | 529      | 477,565 |
| Millstone borough                           | Somerset   | 2.00      | 22.0           | 338                       | 297      | 1.9%                         | 145  | 8.1%              | 311  | 3.8%                  | 434      | 0.0                 | 494  | 2.7%                    | 430  | 103,000             | 106      | 6.9%                 | 314  | 93.5%                       | 263      | 2.61                           | 279      | 124,612 |
| Millstone township                          | Monmouth   | 4.79      | 14.2           | 491                       | 454      | 5.8%                         | 336  | 5.1%              | 521  | 0.5%                  | 362      | 0.3                 | 367  | 4.6%                    | 515  | 130,109             | 417      | 4.2%                 | 355  | 94.2%                       | 372      | 2.24                           | 396      | 175,699 |
| Miltoon borough                             | Middlesex  | 2.85      | 19.6           | 390                       | 263      | 0.9%                         | 369  | 4.6%              | 379  | 2.6%                  | 313      | 0.6                 | 165  | 9.3%                    | 423  | 101,685             | 398      | 4.3%                 | 473  | 96.6%                       | 318      | 2.44                           | 280      | 124,919 |
| Milville city                               | Cumberland | -9.62     | 54.3           | 29                        | 314      | 2.5%                         | 98   | 9.4%              | 42   | 16.3%                 | 14       | 11.8                | 40   | 17.5%                   | 46   | 49,133              | 37       | 8.8%                 | 107  | 86.7%                       | 164      | 2.91                           | 44       | 56,050  |
| Mine Hill township                          | Morris     | 0.76      | 25.4           | 258                       | 147      | -2.9%                        | 392  | 4.1%              | 376  | 2.7%                  | 434      | 0.0                 | 349  | 5.0%                    | 393  | 95,000              | 161      | 6.1%                 | 82   | 85.6%                       | 266      | 2.59                           | 266      | 119,852 |
| Monmouth Beach borough                      | Monmouth   | 4.38      | 15.3           | 463                       | 66       | -6.1%                        | 213  | 7.0%              | 427  | 1.9%                  | 434      | 0.0                 | 314  | 5.6%                    | 431  | 103,287             | 450      | 4.0%                 | 557  | 99.1%                       | 534      | 1.25                           | 526      | 428,226 |
| Monroe township                             | Gloucester | -1.49     | 31.7           | 171                       | 530      | 11.7%                        | 235  | 6.5%              | 154  | 7.7%                  | 105      | 2.9                 | 240  | 7.1%                    | 244  | 74,212              | 124      | 6.5%                 | 152  | 88.9%                       | 65       | 3.49                           | 93       | 71,365  |
| Monroe township                             | Middlesex  | 2.77      | 19.8           | 382                       | 560      | 28.9%                        | 486  | 2.8%              | 456  | 1.6%                  | 374      | 0.2                 | 381  | 4.5%                    | 206  | 70,357              | 238      | 5.3%                 | 303  | 93.2%                       | 401      | 2.17                           | 418      | 191,342 |
| Montague township                           | Sussex     | -2.57     | 34.7           | 135                       | 260      | 0.9%                         | 69   | 10.5%             | 94   | 10.8%                 | 82       | 3.5                 | 115  | 10.8%                   | 95   | 57,150              | 183      | 5.8%                 | 296  | 93.1%                       | 252      | 2.63                           | 183      | 98,188  |
| Montclair township                          | Essex      | 2.45      | 20.7           | 364                       | 239      | 0.3%                         | 343  | 5.0%              | 277  | 4.5%                  | 253      | 0.9                 | 258  | 6.7%                    | 407  | 99,105              | 398      | 4.3%                 | 419  | 95.4%                       | 144      | 3.02                           | 411      | 185,332 |
| Montgomery township                         | Somerset   | 6.74      | 8.8            | 546                       | 541      | 14.7%                        | 494  | 2.7%              | 484  | 1.2%                  | 433      | 0.0                 | 420  | 3.8%                    | 548  | 155,334             | 450      | 4.0%                 | 538  | 98.1%                       | 329      | 2.40                           | 425      | 197,705 |
| Montvale borough                            | Bergen     | 3.99      | 16.4           | 446                       | 538      | 13.6%                        | 559  | 0.0%              | 277  | 4.5%                  | 415      | 0.1                 | 211  | 7.8%                    | 461  | 110,635             | 472      | 3.9%                 | 431  | 95.6%                       | 447      | 2.02                           | 482      | 271,085 |
| Montville township                          | Morris     | 5.20      | 13.0           | 507                       | 306      | 2.2%                         | 456  | 3.4%              | 436  | 1.8%                  | 432      | 0.0                 | 436  | 3.6%                    | 496  | 122,260             | 483      | 3.8%                 | 485  | 96.9%                       | 434      | 2.07                           | 455      | 230,227 |
| Moonachie borough                           | Bergen     | -3.55     | 37.4           | 111                       | 301      | 2.0%                         | 114  | 8.7%              | 147  | 8.1%                  | 166      | 1.8                 | 143  | 9.9%                    | 83   | 55,179              | 106      | 6.9%                 | 44   | 81.4%                       | 464      | 1.94                           | 501      | 297,774 |
| Moorestown township                         | Burlington | 4.58      | 14.8           | 477                       | 254      | 0.8%                         | 260  | 6.2%              | 356  | 3.1%                  | 284      | 0.7                 | 420  | 3.8%                    | 495  | 121,637             | 483      | 3.8%                 | 485  | 96.9%                       | 418      | 2.11                           | 451      | 224,751 |
| Morris Plains borough                       | Morris     | 4.57      | 14.8           | 476                       | 234      | 0.2%                         | 488  | 2.8%              | 436  | 1.8%                  | 279      | 0.7                 | 523  | 2.1%                    | 462  | 110,817             | 417      | 4.2%                 | 458  | 96.3%                       | 451      | 2.00                           | 474      | 260,756 |
| Morris township                             | Morris     | 5.19      | 13.1           | 504                       | 318      | 2.5%                         | 489  | 2.8%              | 420  | 2.0%                  | 434      | 0.0                 | 326  | 5.4%                    | 505  | 127,805             | 521      | 3.5%                 | 450  | 96.0%                       | 484      | 1.83                           | 456      | 232,535 |
| Morristown town                             | Morris     | -0.43     | 28.7           | 216                       | 242      | 0.4%                         | 195  | 7.3%              | 202  | 6.2%                  | 250      | 0.9                 | 118  | 10.7%                   | 266  | 77,407              | 483      | 3.8%                 | 74   | 85.1%                       | 396      | 2.19                           | 351      | 154,823 |
| Mount Arlington borough                     | Morris     | 3.12      | 18.8           | 402                       | 496      | 7.9%                         | 86   | 9.9%              | 484  | 1.2%                  | 174      | 1.7                 | 557  | 0.7%                    | 327  | 84,912              | 289      | 5.0%                 | 458  | 96.3%                       | 344      | 2.32                           | 331      | 144,176 |
| Mount Ephraim borough                       | Camden     | -3.36     | 36.9           | 116                       | 251      | 0.7%                         | 57   | 11.1%             | 102  | 10.1%                 | 153      | 1.9                 | 87   | 12.4%                   | 124  | 61,715              | 141      | 6.3%                 | 168  | 89.4%                       | 17       | 4.26                           | 60       | 61,336  |
| Mount Holly township                        | Burlington | -6.07     | 44.4           | 59                        | 42       | -8.0%                        | 53   | 11.4%             | 83   | 11.4%                 | 18       | 10.1                | 121  | 10.6%                   | 103  | 58,884              | 103      | 7.0%                 | 162  | 89.3%                       | 183      | 2.86                           | 67       | 63,083  |
| Mount Laurel township                       | Burlington | 2.40      | 20.8           | 360                       | 216      | -0.7%                        | 309  | 5.5%              | 338  | 3.4%                  | 239      | 1.0                 | 342  | 5.1%                    | 347  | 87,724              | 383      | 4.4%                 | 389  | 94.8%                       | 336      | 2.37                           | 338      | 149,582 |
| Mount Olive township                        | Morris     | 2.46      | 20.7           | 365                       | 513      | 9.9%                         | 231  | 6.5%              | 196  | 6.5%                  | 355      | 0.3                 | 367  | 4.6%                    | 355  | 88,333              | 383      | 4.4%                 | 442  | 95.8%                       | 136      | 3.06                           | 223      | 106,922 |
| Mountain Lakes borough                      | Morris     | 7.12      | 7.7            | 553                       | 277      | 1.3%                         | 559  | 0.0%              | 479  | 1.3%                  | 325      | 0.5                 | 461  | 3.2%                    | 557  | 164,432             | 534      | 3.4%                 | 538  | 98.1%                       | 384      | 2.22                           | 506      | 307,534 |
| Mountainside borough                        | Union      | 5.58      | 12.0           | 517                       | 404      | 4.3%                         | 236  | 6.5%              | 535  | 0.0%                  | 434      | 0.0                 | 367  | 4.6%                    | 523  | 133,571             | 521      | 3.5%                 | 419  | 95.4%                       | 460      | 1.96                           | 472      | 258,057 |
| Mullica township                            | Atlantic   | -5.28     | 42.2           | 69                        | 195      | -1.4%                        | 75   | 10.4%             | 129  | 8.7%                  | 164      | 1.8                 | 139  | 10.0%                   | 187  | 67,269              | 9        | 11.7%                | 91   | 85.9%                       | 291      | 2.53                           | 116      | 78,948  |
| National Park borough                       | Gloucester | -5.56     | 43.0           | 66                        | 90       | -4.6%                        | 295  | 5.7%              | 68   | 13.5%                 | 34       | 6.7                 | 157  | 9.5%                    | 96   | 57,356              | 61       | 8.0%                 | 184  | 90.0%                       | 22       | 4.09                           | 34       | 52,040  |
| Neptune City borough                        | Monmouth   | -3.71     | 37.8           | 103                       | 101      | -4.1%                        | 495  | 2.7%              | 61   | 14.2%                 | 95       | 3.1                 | 62   | 14.8%                   | 88   | 55,728              | 124      | 6.5%                 | 314  | 93.5%                       | 254      | 2.62                           | 253      | 114,336 |

|   |            |        |           |                | Residential Desirability  |          |                              |       | Social Indicators |       |                       |          | Economic Indicators |       |                         |         |                   |          | Education Indicator  |       | Fiscal Indicators           |          |                                |           |  |
|---|------------|--------|-----------|----------------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|----------|---------------------|-------|-------------------------|---------|-------------------|----------|----------------------|-------|-----------------------------|----------|--------------------------------|-----------|--|
| 1 = most distressed, 565 = least distressed |            |        |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |          | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |          | HS Diploma or Higher |       | Effective Property Tax Rate |          | Equalized Valuation Per Capita |           |  |
|   |            |        |           |                | Weighted at .25           |          |                              |       | Weighted at 1     |       |                       |          |                     |       |                         |         |                   |          |                      |       | Weighted at .25             |          |                                |           |  |
| Municipality                                |            | County | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New   |                   | New   |                       | Retained |                     | New   |                         | New     |                   | Retained |                      | New   |                             | Retained |                                | Retained  |  |
|   |            |        |           |                |                           | Rank     | Value                        | Rank  | Value             | Rank  | Value                 | Rank     | Value               | Rank  | Value                   | Rank    | Value             | Rank     | Value                | Rank  | Value                       | Rank     | Value                          |           |  |
| Neptune township                            | Monmouth   | -2.33  | 34.0      | 143            | 180                       | -1.8%    | 154                          | 7.9%  | 97                | 10.6% | 135                   | 2.3      | 121                 | 10.6% | 138                     | 62,992  | 116               | 6.6%     | 247                  | 92.0% | 421                         | 2.10     | 309                            | 136,374   |  |
| Netcong borough                             | Morris     | -2.10  | 33.4      | 154            | 221                       | -0.4%    | 546                          | 1.4%  | 169               | 7.1%  | 212                   | 1.2      | 90                  | 12.1% | 81                      | 54,659  | 150               | 6.2%     | 170                  | 89.5% | 129                         | 3.09     | 125                            | 81,199    |  |
| New Brunswick city                          | Middlesex  | -13.37 | 64.7      | 17             | 506                       | 9.0%     | 117                          | 8.6%  | 23                | 20.8% | 41                    | 5.8      | 4                   | 34.7% | 19                      | 38,435  | 267               | 5.1%     | 3                    | 61.6% | 246                         | 2.66     | 46                             | 56,683    |  |
| New Hanover township                        | Burlington | -1.56  | 31.9      | 167            | 24                        | -12.0%   | 76                           | 10.3% | 456               | 1.6%  | 412                   | 0.1      | 314                 | 5.6%  | 303                     | 81,500  | 32                | 9.3%     | 88                   | 85.8% | 485                         | 1.82     | 1                              | 10,676    |  |
| New Milford borough                         | Bergen     | 1.50   | 23.4      | 305            | 347                       | 3.1%     | 441                          | 3.6%  | 309               | 3.9%  | 414                   | 0.1      | 245                 | 7.0%  | 270                     | 78,077  | 383               | 4.4%     | 215                  | 91.3% | 180                         | 2.86     | 231                            | 108,690   |  |
| New Providence borough                      | Union      | 5.09   | 13.4      | 501            | 403                       | 4.3%     | 388                          | 4.2%  | 446               | 1.7%  | 402                   | 0.2      | 381                 | 4.5%  | 514                     | 130,057 | 496               | 3.7%     | 438                  | 95.7% | 324                         | 2.42     | 435                            | 205,404   |  |
| Newark city                                 | Essex      | -16.53 | 73.5      | 12             | 332                       | 2.8%     | 17                           | 15.8% | 9                 | 29.3% | 15                    | 11.7     | 12                  | 29.7% | 10                      | 33,139  | 37                | 8.8%     | 16                   | 72.3% | 166                         | 2.90     | 29                             | 48,803    |  |
| Newfield borough                            | Gloucester | -1.73  | 32.3      | 163            | 113                       | -3.8%    | 172                          | 7.6%  | 110               | 9.6%  | 205                   | 1.3      | 230                 | 7.3%  | 208                     | 70,556  | 88                | 7.4%     | 287                  | 92.9% | 82                          | 3.35     | 104                            | 75,036    |  |
| Newton town                                 | Sussex     | -6.18  | 44.7      | 56             | 129                       | -3.4%    | 95                           | 9.5%  | 45                | 15.8% | 79                    | 3.5      | 66                  | 14.3% | 45                      | 48,409  | 124               | 6.5%     | 72                   | 84.9% | 29                          | 3.91     | 111                            | 77,915    |  |
| North Arlington borough                     | Bergen     | -0.11  | 27.8      | 227            | 411                       | 4.4%     | 493                          | 2.8%  | 226               | 5.7%  | 434                   | 0.0      | 204                 | 8.0%  | 172                     | 66,484  | 183               | 5.8%     | 184                  | 90.0% | 152                         | 2.96     | 182                            | 98,131    |  |
| North Bergen township                       | Hudson     | -4.65  | 40.5      | 80             | 482                       | 7.2%     | 246                          | 6.4%  | 44                | 16.1% | 434                   | 0.0      | 52                  | 15.8% | 84                      | 55,222  | 194               | 5.7%     | 43                   | 81.2% | 208                         | 2.77     | 143                            | 87,260    |  |
| North Brunswick township                    | Middlesex  | 0.93   | 24.9      | 270            | 515                       | 9.9%     | 476                          | 3.0%  | 262               | 4.8%  | 217                   | 1.2      | 237                 | 7.2%  | 290                     | 80,358  | 352               | 4.6%     | 152                  | 88.9% | 307                         | 2.46     | 211                            | 104,372   |  |
| North Caldwell borough                      | Essex      | 8.40   | 4.1       | 564            | 204                       | -1.1%    | 559                          | 0.0%  | 506               | 0.8%  | 357                   | 0.3      | 514                 | 2.3%  | 565                     | 200,152 | 556               | 3.1%     | 465                  | 96.5% | 424                         | 2.10     | 476                            | 263,018   |  |
| North Haledon borough                       | Passaic    | 3.66   | 17.3      | 429            | 495                       | 7.9%     | 457                          | 3.3%  | 535               | 0.0%  | 377                   | 0.2      | 405                 | 4.1%  | 394                     | 96,161  | 352               | 4.6%     | 336                  | 93.9% | 294                         | 2.52     | 345                            | 153,857   |  |
| North Hanover township                      | Burlington | 0.77   | 25.4      | 259            | 504                       | 8.7%     | 43                           | 12.0% | 311               | 3.8%  | 407                   | 0.1      | 429                 | 3.7%  | 74                      | 54,280  | 150               | 6.2%     | 363                  | 94.3% | 427                         | 2.09     | 43                             | 55,273    |  |
| North Plainfield borough                    | Somerset   | -2.18  | 33.6      | 147            | 261                       | 0.9%     | 353                          | 4.8%  | 161               | 7.4%  | 199                   | 1.4      | 121                 | 10.6% | 170                     | 66,272  | 238               | 5.3%     | 68                   | 84.4% | 50                          | 3.64     | 84                             | 69,789    |  |
| North Wildwood city                         | Cape May   | -7.82  | 49.3      | 41             | 25                        | -12.0%   | 110                          | 8.9%  | 216               | 5.9%  | 98                    | 3.1      | 157                 | 9.5%  | 31                      | 43,941  | 2                 | 16.9%    | 123                  | 87.7% | 538                         | 1.19     | 537                            | 658,747   |  |
| Northfield city                             | Atlantic   | -2.12  | 33.4      | 152            | 266                       | 1.0%     | 439                          | 3.6%  | 164               | 7.3%  | 221                   | 1.2      | 87                  | 12.4% | 200                     | 68,854  | 83                | 7.5%     | 212                  | 91.1% | 134                         | 3.07     | 228                            | 108,291   |  |
| Northvale borough                           | Bergen     | 1.78   | 22.6      | 324            | 479                       | 7.1%     | 417                          | 3.8%  | 389               | 2.5%  | 434                   | 0.0      | 174                 | 9.0%  | 326                     | 84,881  | 417               | 4.2%     | 179                  | 89.9% | 321                         | 2.43     | 417                            | 191,088   |  |
| Norwood borough                             | Bergen     | 3.53   | 17.7      | 421            | 340                       | 3.0%     | 536                          | 1.7%  | 466               | 1.5%  | 434                   | 0.0      | 362                 | 4.7%  | 381                     | 92,203  | 450               | 4.0%     | 311                  | 93.4% | 400                         | 2.17     | 449                            | 221,103   |  |
| Nutley township                             | Essex      | 1.71   | 22.8      | 319            | 352                       | 3.2%     | 325                          | 5.2%  | 301               | 4.0%  | 326                   | 0.5      | 304                 | 5.8%  | 328                     | 84,974  | 267               | 5.1%     | 318                  | 93.6% | 141                         | 3.03     | 288                            | 126,947   |  |
| Oakland borough                             | Bergen     | 4.37   | 15.4      | 461            | 421                       | 4.8%     | 453                          | 3.4%  | 506               | 0.8%  | 434                   | 0.0      | 504                 | 2.5%  | 457                     | 109,258 | 369               | 4.5%     | 375                  | 94.5% | 305                         | 2.47     | 406                            | 182,735   |  |
| Oaklyn borough                              | Camden     | -0.88  | 30.0      | 193            | 151                       | -2.9%    | 166                          | 7.7%  | 216               | 5.9%  | 65                    | 4.3      | 326                 | 5.4%  | 193                     | 67,969  | 213               | 5.5%     | 328                  | 93.7% | 37                          | 3.82     | 79                             | 67,831    |  |
| Ocean City city                             | Cape May   | -1.01  | 30.3      | 188            | 14                        | -15.2%   | 104                          | 9.1%  | 173               | 7.0%  | 228                   | 1.1      | 163                 | 9.4%  | 98                      | 57,813  | 99                | 7.1%     | 385                  | 94.7% | 551                         | 0.87     | 543                            | 1,053,928 |  |
| Ocean Gate borough                          | Ocean      | -5.35  | 42.4      | 67             | 155                       | -2.8%    | 277                          | 6.1%  | 38                | 17.4% | 25                    | 8.5      | 78                  | 12.9% | 177                     | 66,667  | 116               | 6.6%     | 277                  | 92.6% | 353                         | 2.29     | 248                            | 112,585   |  |
| Ocean township                              | Ocean      | 0.21   | 26.9      | 238            | 550                       | 16.8%    | 333                          | 5.1%  | 173               | 7.0%  | 131                   | 2.4      | 396                 | 4.3%  | 195                     | 67,997  | 111               | 6.8%     | 311                  | 93.4% | 492                         | 1.77     | 355                            | 155,900   |  |
| Ocean township                              | Monmouth   | 0.88   | 25.1      | 265            | 208                       | -0.9%    | 425                          | 3.7%  | 226               | 5.7%  | 392                   | 0.2      | 169                 | 9.2%  | 289                     | 80,323  | 321               | 4.8%     | 231                  | 91.6% | 431                         | 2.08     | 395                            | 175,581   |  |
| Oceanport borough                           | Monmouth   | 0.27   | 26.8      | 241            | 149                       | -2.9%    | 26                           | 14.1% | 151               | 7.8%  | 397                   | 0.2      | 107                 | 11.3% | 368                     | 90,238  | 238               | 5.3%     | 370                  | 94.4% | 480                         | 1.87     | 440                            | 207,474   |  |
| Ogdensburg borough                          | Sussex     | 1.02   | 24.7      | 277            | 27                        | -10.9%   | 345                          | 4.9%  | 207               | 6.0%  | 256                   | 0.9      | 389                 | 4.4%  | 281                     | 79,271  | 289               | 5.0%     | 385                  | 94.7% | 70                          | 3.44     | 123                            | 81,001    |  |
| Old Bridge township                         | Middlesex  | 2.32   | 21.1      | 354            | 450                       | 5.7%     | 398                          | 4.0%  | 301               | 4.0%  | 310                   | 0.6      | 441                 | 3.5%  | 318                     | 83,750  | 352               | 4.6%     | 264                  | 92.4% | 327                         | 2.41     | 242                            | 111,455   |  |
| Old Tappan borough                          | Bergen     | 4.91   | 13.9      | 495            | 486                       | 7.4%     | 450                          | 3.4%  | 479               | 1.3%  | 434                   | 0.0      | 415                 | 3.9%  | 484                     | 116,285 | 514               | 3.6%     | 345                  | 94.0% | 470                         | 1.92     | 499                            | 292,845   |  |
| Oldmans township                            | Salem      | 0.65   | 25.7      | 250            | 310                       | 2.3%     | 139                          | 8.2%  | 311               | 3.8%  | 434                   | 0.0      | 230                 | 7.3%  | 222                     | 72,045  | 321               | 4.8%     | 154                  | 89.0% | 340                         | 2.33     | 283                            | 125,832   |  |
| Oradell borough                             | Bergen     | 6.03   | 10.8      | 532            | 341                       | 3.0%     | 521                          | 2.3%  | 356               | 3.1%  | 434                   | 0.0      | 558                 | 0.6%  | 537                     | 141,550 | 521               | 3.5%     | 431                  | 95.6% | 295                         | 2.52     | 445                            | 210,044   |  |
| Oxford township                             | Warren     | -0.78  | 29.7      | 197            | 192                       | -1.5%    | 414                          | 3.8%  | 262               | 4.8%  | 108                   | 2.8      | 407                 | 4.0%  | 227                     | 72,311  | 161               | 6.1%     | 133                  | 88.1% | 71                          | 3.44     | 80                             | 67,862    |  |

|   |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         |                   |       | Education Indicator  |       | Fiscal Indicators           |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|-------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
| 1 = most distressed, 565 = least distressed |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at .25           |        |                              |       | Weighted at 1     |       |                       |       |                     |       |                         |         |                   |       |                      |       | Weighted at .25             |       |                                |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained          |       | New                  |       | Retained                    |       | Retained                       |           |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank              | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Palisades Park borough                      | Bergen     | 0.60      | 25.9           | 248      | 536                       | 13.1%  | 292                          | 5.8%  | 294               | 4.1%  | 237                   | 1.0   | 143                 | 9.9%  | 159                     | 64,726  | 556               | 3.1%  | 93                   | 86.1% | 498                         | 1.71  | 307                            | 134,758   |
| Palmyra borough                             | Burlington | -1.19     | 30.8           | 181      | 181                       | -1.8%  | 85                           | 10.0% | 190               | 6.7%  | 107                   | 2.9   | 202                 | 8.1%  | 160                     | 64,766  | 289               | 5.0%  | 215                  | 91.3% | 93                          | 3.26  | 82                             | 69,329    |
| Paramus borough                             | Bergen     | 3.65      | 17.4           | 427      | 388                       | 4.0%   | 389                          | 4.2%  | 376               | 2.7%  | 391                   | 0.2   | 468                 | 3.0%  | 412                     | 100,272 | 369               | 4.5%  | 296                  | 93.1% | 510                         | 1.58  | 519                            | 357,776   |
| Park Ridge borough                          | Bergen     | 4.07      | 16.2           | 451      | 367                       | 3.4%   | 530                          | 2.0%  | 389               | 2.5%  | 418                   | 0.1   | 461                 | 3.2%  | 437                     | 104,047 | 450               | 4.0%  | 355                  | 94.2% | 369                         | 2.25  | 437                            | 206,615   |
| Parsippany-Troy Hills township              | Morris     | 2.75      | 19.9           | 376      | 330                       | 2.8%   | 300                          | 5.7%  | 311               | 3.8%  | 399                   | 0.2   | 351                 | 4.9%  | 361                     | 89,385  | 417               | 4.2%  | 336                  | 93.9% | 354                         | 2.29  | 358                            | 160,569   |
| Passaic city                                | Passaic    | -17.45    | 76.1           | 10       | 383                       | 3.9%   | 115                          | 8.7%  | 3                 | 36.5% | 22                    | 8.8   | 10                  | 31.6% | 6                       | 31,832  | 61                | 8.0%  | 4                    | 65.7% | 121                         | 3.13  | 25                             | 47,621    |
| Paterson city                               | Passaic    | -19.43    | 81.6           | 8        | 247                       | 0.6%   | 48                           | 11.8% | 4                 | 36.4% | 9                     | 15.2  | 13                  | 29.1% | 8                       | 32,915  | 20                | 10.1% | 13                   | 71.4% | 40                          | 3.80  | 15                             | 42,592    |
| Paulsboro borough                           | Gloucester | -14.44    | 67.7           | 16       | 141                       | -3.1%  | 12                           | 16.2% | 8                 | 29.9% | 21                    | 8.8   | 5                   | 33.8% | 24                      | 40,925  | 26                | 9.8%  | 139                  | 88.5% | 74                          | 3.40  | 64                             | 62,442    |
| Peapack and Gladstone borough               | Somerset   | 4.95      | 13.8           | 499      | 309                       | 2.3%   | 288                          | 5.9%  | 466               | 1.5%  | 434                   | 0.0   | 511                 | 2.4%  | 520                     | 132,250 | 417               | 4.2%  | 294                  | 93.0% | 482                         | 1.87  | 491                            | 283,903   |
| Pemberton borough                           | Burlington | -9.30     | 53.4           | 30       | 361                       | 3.3%   | 67                           | 10.5% | 43                | 16.2% | 5                     | 18.8  | 57                  | 15.3% | 184                     | 67,098  | 96                | 7.3%  | 170                  | 89.5% | 507                         | 1.62  | 118                            | 80,045    |
| Pemberton township                          | Burlington | -4.35     | 39.6           | 91       | 105                       | -4.0%  | 210                          | 7.1%  | 100               | 10.2% | 72                    | 3.9   | 94                  | 11.9% | 118                     | 61,039  | 83                | 7.5%  | 108                  | 86.8% | 387                         | 2.21  | 36                             | 52,135    |
| Pennington borough                          | Mercer     | 4.36      | 15.4           | 460      | 189                       | -1.6%  | 554                          | 0.9%  | 498               | 1.0%  | 225                   | 1.2   | 290                 | 6.0%  | 481                     | 115,536 | 543               | 3.3%  | 448                  | 95.9% | 277                         | 2.57  | 419                            | 192,555   |
| Penns Grove borough                         | Salem      | -19.72    | 82.4           | 7        | 184                       | -1.7%  | 19                           | 15.6% | 5                 | 36.1% | 12                    | 12.3  | 11                  | 30.4% | 5                       | 31,406  | 26                | 9.8%  | 5                    | 66.8% | 14                          | 4.35  | 7                              | 27,080    |
| Pennsauken township                         | Camden     | -5.11     | 41.7           | 71       | 211                       | -0.8%  | 77                           | 10.3% | 64                | 13.9% | 58                    | 4.9   | 118                 | 10.7% | 141                     | 63,279  | 135               | 6.4%  | 65                   | 84.2% | 87                          | 3.30  | 85                             | 69,789    |
| Pennsville township                         | Salem      | -2.36     | 34.1           | 142      | 110                       | -3.8%  | 89                           | 9.9%  | 173               | 7.0%  | 222                   | 1.2   | 101                 | 11.5% | 105                     | 58,939  | 135               | 6.4%  | 190                  | 90.3% | 77                          | 3.37  | 109                            | 76,899    |
| Pequannock township                         | Morris     | 3.39      | 18.1           | 417      | 422                       | 4.8%   | 415                          | 3.8%  | 402               | 2.3%  | 434                   | 0.0   | 468                 | 3.0%  | 346                     | 87,464  | 369               | 4.5%  | 363                  | 94.3% | 448                         | 2.02  | 383                            | 169,973   |
| Perth Amboy city                            | Middlesex  | -11.25    | 58.8           | 25       | 471                       | 6.4%   | 249                          | 6.3%  | 40                | 17.3% | 76                    | 3.7   | 25                  | 22.8% | 33                      | 44,024  | 32                | 9.3%  | 8                    | 67.9% | 158                         | 2.94  | 57                             | 60,886    |
| Phillipsburg town                           | Warren     | -10.04    | 55.4           | 27       | 64                        | -6.4%  | 33                           | 13.2% | 29                | 19.6% | 27                    | 8.2   | 36                  | 18.9% | 34                      | 44,537  | 150               | 6.2%  | 30                   | 78.2% | 69                          | 3.45  | 31                             | 50,444    |
| Pilesgrove township                         | Salem      | 1.42      | 23.6           | 299      | 280                       | 1.5%   | 229                          | 6.6%  | 495               | 1.1%  | 321                   | 0.5   | 165                 | 9.3%  | 338                     | 86,523  | 256               | 5.2%  | 294                  | 93.0% | 173                         | 2.88  | 221                            | 106,691   |
| Pine Beach borough                          | Ocean      | 2.94      | 19.4           | 393      | 368                       | 3.4%   | 413                          | 3.8%  | 436               | 1.8%  | 110                   | 2.8   | 429                 | 3.7%  | 363                     | 89,750  | 383               | 4.4%  | 461                  | 96.4% | 463                         | 1.94  | 287                            | 126,858   |
| Pine Hill borough                           | Camden     | -6.21     | 44.8           | 55       | 233                       | 0.1%   | 185                          | 7.4%  | 47                | 15.6% | 91                    | 3.2   | 66                  | 14.3% | 51                      | 50,184  | 55                | 8.2%  | 139                  | 88.5% | 11                          | 4.43  | 17                             | 45,018    |
| Pine Valley borough                         | Camden     | 4.51      | 15.0           | 472      | 6                         | -20.0% | 1                            | 81.3% | 535               | 0.0%  | 434                   | 0.0   | 563                 | 0.0%  | 345                     | 87,359  | 563               | 0.0%  | 563                  | 100%  | 503                         | 1.67  | 560                            | 3,660,007 |
| Piscataway township                         | Middlesex  | 1.86      | 22.3           | 329      | 499                       | 8.0%   | 397                          | 4.1%  | 338               | 3.4%  | 292                   | 0.6   | 250                 | 6.9%  | 357                     | 88,494  | 256               | 5.2%  | 287                  | 92.9% | 313                         | 2.45  | 265                            | 119,788   |
| Pitman borough                              | Gloucester | 0.36      | 26.5           | 243      | 120                       | -3.6%  | 159                          | 7.8%  | 262               | 4.8%  | 165                   | 1.8   | 367                 | 4.6%  | 239                     | 73,616  | 227               | 5.4%  | 328                  | 93.7% | 42                          | 3.77  | 78                             | 67,425    |
| Pittsgrove township                         | Salem      | -1.23     | 31.0           | 180      | 202                       | -1.1%  | 168                          | 7.6%  | 231               | 5.6%  | 204                   | 1.3   | 272                 | 6.4%  | 197                     | 68,785  | 161               | 6.1%  | 99                   | 86.4% | 172                         | 2.89  | 92                             | 70,558    |
| Plainfield city                             | Union      | -10.22    | 55.9           | 26       | 445                       | 5.5%   | 97                           | 9.4%  | 28                | 19.8% | 67                    | 4.2   | 24                  | 23.0% | 78                      | 54,500  | 88                | 7.4%  | 14                   | 72.1% | 62                          | 3.53  | 41                             | 54,550    |
| Plainsboro township                         | Middlesex  | 4.00      | 16.4           | 447      | 500                       | 8.1%   | 91                           | 9.7%  | 418               | 2.1%  | 385                   | 0.2   | 407                 | 4.0%  | 395                     | 96,480  | 543               | 3.3%  | 425                  | 95.5% | 332                         | 2.39  | 410                            | 185,192   |
| Pleasantville city                          | Atlantic   | -16.37    | 73.1           | 13       | 360                       | 3.3%   | 74                           | 10.4% | 14                | 25.4% | 17                    | 11.0  | 22                  | 24.8% | 27                      | 41,633  | 10                | 11.6% | 10                   | 70.1% | 23                          | 4.07  | 12                             | 37,801    |
| Plumsted township                           | Ocean      | 0.98      | 24.8           | 273      | 464                       | 6.1%   | 433                          | 3.6%  | 161               | 7.4%  | 280                   | 0.7   | 357                 | 4.8%  | 340                     | 86,694  | 174               | 5.9%  | 227                  | 91.5% | 429                         | 2.09  | 194                            | 100,200   |
| Pohatcong township                          | Warren     | -0.64     | 29.3           | 200      | 53                        | -6.8%  | 105                          | 9.0%  | 231               | 5.6%  | 356                   | 0.3   | 139                 | 10.0% | 173                     | 66,556  | 383               | 4.4%  | 170                  | 89.5% | 61                          | 3.53  | 233                            | 109,291   |
| Point Pleasant Beach borough                | Ocean      | 1.54      | 23.2           | 308      | 31                        | -10.1% | 116                          | 8.7%  | 402               | 2.3%  | 287                   | 0.7   | 188                 | 8.5%  | 259                     | 76,174  | 352               | 4.6%  | 370                  | 94.4% | 523                         | 1.40  | 527                            | 451,748   |
| Point Pleasant borough                      | Ocean      | 2.04      | 21.8           | 340      | 130                       | -3.4%  | 224                          | 6.8%  | 379               | 2.6%  | 330                   | 0.4   | 250                 | 6.9%  | 364                     | 89,779  | 238               | 5.3%  | 389                  | 94.8% | 481                         | 1.87  | 399                            | 177,894   |
| Pompton Lakes borough                       | Passaic    | 1.31      | 23.9           | 291      | 358                       | 3.3%   | 381                          | 4.3%  | 249               | 5.1%  | 251                   | 0.9   | 209                 | 7.9%  | 341                     | 87,004  | 321               | 4.8%  | 381                  | 94.6% | 45                          | 3.72  | 193                            | 100,035   |
| Port Republic city                          | Atlantic   | -0.65     | 29.3           | 199      | 235                       | 0.2%   | 559                          | 0.0%  | 253               | 5.0%  | 113                   | 2.7   | 367                 | 4.6%  | 320                     | 84,688  | 61                | 8.0%  | 162                  | 89.3% | 399                         | 2.18  | 246                            | 112,207   |

|   |            |        |           |                | Residential Desirability  |          |                              |       | Social Indicators |       |                       |          | Economic Indicators |       |                         |         |                   |          | Education Indicator  |       | Fiscal Indicators           |          |                                |          |  |
|---|------------|--------|-----------|----------------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|----------|---------------------|-------|-------------------------|---------|-------------------|----------|----------------------|-------|-----------------------------|----------|--------------------------------|----------|--|
| 1 = most distressed, 565 = least distressed |            |        |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |          | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |          | HS Diploma or Higher |       | Effective Property Tax Rate |          | Equalized Valuation Per Capita |          |  |
|   |            |        |           |                | Weighted at .25           |          |                              |       | Weighted at 1     |       |                       |          |                     |       |                         |         |                   |          |                      |       | Weighted at .25             |          |                                |          |  |
| Municipality                                |            | County | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New   |                   | New   |                       | Retained |                     | New   |                         | New     |                   | Retained |                      | New   |                             | Retained |                                | Retained |  |
|   |            |        |           |                |                           | Rank     | Value                        | Rank  | Value             | Rank  | Value                 | Rank     | Value               | Rank  | Value                   | Rank    | Value             | Rank     | Value                | Rank  | Value                       | Rank     | Value                          |          |  |
| Princeton borough                           | Mercer     | 4.71   | 14.4      | 486            | 237                       | 0.2%     | 188                          | 7.4%  | 498               | 1.0%  | 368                   | 0.3      | 290                 | 6.0%  | 478                     | 114,645 | 556               | 3.1%     | 473                  | 96.6% | 445                         | 2.02     | 475                            | 262,576  |  |
| Prospect Park borough                       | Passaic    | -8.18  | 50.3      | 38             | 298                       | 2.0%     | 93                           | 9.6%  | 22                | 22.2% | 37                    | 6.4      | 43                  | 17.4% | 72                      | 53,889  | 135               | 6.4%     | 84                   | 85.7% | 8                           | 4.63     | 24                             | 47,347   |  |
| Quinton township                            | Salem      | -3.23  | 36.5      | 117            | 74                        | -5.6%    | 60                           | 10.9% | 131               | 8.6%  | 184                   | 1.6      | 240                 | 7.1%  | 158                     | 64,722  | 67                | 7.8%     | 74                   | 85.1% | 272                         | 2.58     | 94                             | 72,330   |  |
| Rahway city                                 | Union      | -2.63  | 34.8      | 132            | 519                       | 10.3%    | 103                          | 9.1%  | 100               | 10.2% | 102                   | 3.0      | 188                 | 8.5%  | 113                     | 60,374  | 116               | 6.6%     | 184                  | 90.0% | 59                          | 3.54     | 135                            | 85,721   |  |
| Ramsey borough                              | Bergen     | 6.35   | 9.9       | 541            | 431                       | 5.1%     | 549                          | 1.3%  | 466               | 1.5%  | 429                   | 0.1      | 523                 | 2.1%  | 524                     | 135,387 | 521               | 3.5%     | 533                  | 98.0% | 357                         | 2.28     | 457                            | 233,214  |  |
| Randolph township                           | Morris     | 5.20   | 13.1      | 506            | 287                       | 1.7%     | 499                          | 2.6%  | 446               | 1.7%  | 434                   | 0.0      | 499                 | 2.6%  | 492                     | 120,392 | 450               | 4.0%     | 505                  | 97.3% | 314                         | 2.45     | 374                            | 166,723  |  |
| Raritan borough                             | Somerset   | 2.22   | 21.3      | 347            | 553                       | 20.2%    | 96                           | 9.5%  | 324               | 3.7%  | 178                   | 1.6      | 310                 | 5.7%  | 241                     | 73,827  | 417               | 4.2%     | 410                  | 95.2% | 371                         | 2.25     | 347                            | 153,959  |  |
| Raritan township                            | Hunterdon  | 3.94   | 16.6      | 444            | 308                       | 2.2%     | 510                          | 2.4%  | 301               | 4.0%  | 379                   | 0.2      | 332                 | 5.3%  | 477                     | 114,569 | 472               | 3.9%     | 410                  | 95.2% | 334                         | 2.38     | 416                            | 187,556  |  |
| Readington township                         | Hunterdon  | 4.46   | 15.1      | 468            | 158                       | -2.6%    | 434                          | 3.6%  | 456               | 1.6%  | 410                   | 0.1      | 381                 | 4.5%  | 488                     | 118,125 | 472               | 3.9%     | 431                  | 95.6% | 338                         | 2.36     | 429                            | 201,488  |  |
| Red Bank borough                            | Monmouth   | -2.96  | 35.8      | 124            | 258                       | 0.8%     | 227                          | 6.7%  | 131               | 8.6%  | 337                   | 0.4      | 60                  | 14.9% | 128                     | 62,028  | 398               | 4.3%     | 32                   | 78.8% | 417                         | 2.11     | 389                            | 174,239  |  |
| Ridgefield borough                          | Bergen     | 1.10   | 24.5      | 281            | 410                       | 4.4%     | 327                          | 5.2%  | 311               | 3.8%  | 255                   | 0.9      | 254                 | 6.8%  | 199                     | 68,843  | 398               | 4.3%     | 189                  | 90.2% | 472                         | 1.91     | 360                            | 160,872  |  |
| Ridgefield Park village                     | Bergen     | -0.51  | 28.9      | 212            | 331                       | 2.8%     | 204                          | 7.1%  | 137               | 8.5%  | 301                   | 0.6      | 267                 | 6.5%  | 146                     | 63,841  | 238               | 5.3%     | 210                  | 91.0% | 88                          | 3.30     | 192                            | 99,864   |  |
| Ridgewood village                           | Bergen     | 6.24   | 10.2      | 537            | 351                       | 3.2%     | 490                          | 2.8%  | 411               | 2.2%  | 403                   | 0.2      | 441                 | 3.5%  | 544                     | 147,823 | 521               | 3.5%     | 513                  | 97.6% | 370                         | 2.25     | 468                            | 251,143  |  |
| Ringwood borough                            | Passaic    | 3.03   | 19.1      | 396            | 292                       | 1.8%     | 307                          | 5.5%  | 411               | 2.2%  | 354                   | 0.3      | 420                 | 3.8%  | 455                     | 108,638 | 339               | 4.7%     | 259                  | 92.3% | 117                         | 3.15     | 296                            | 131,344  |  |
| River Edge borough                          | Bergen     | 4.05   | 16.2      | 450            | 430                       | 5.0%     | 522                          | 2.2%  | 484               | 1.2%  | 371                   | 0.3      | 436                 | 3.6%  | 434                     | 103,607 | 514               | 3.6%     | 296                  | 93.1% | 198                         | 2.80     | 333                            | 145,721  |  |
| River Vale township                         | Bergen     | 5.52   | 12.2      | 514            | 435                       | 5.2%     | 501                          | 2.5%  | 436               | 1.8%  | 434                   | 0.0      | 477                 | 2.9%  | 521                     | 132,265 | 450               | 4.0%     | 465                  | 96.5% | 306                         | 2.46     | 433                            | 204,126  |  |
| Riverdale borough                           | Morris     | 4.03   | 16.3      | 448            | 563                       | 38.9%    | 289                          | 5.9%  | 506               | 0.8%  | 281                   | 0.7      | 396                 | 4.3%  | 343                     | 87,274  | 339               | 4.7%     | 350                  | 94.1% | 495                         | 1.74     | 430                            | 202,829  |  |
| Riverside township                          | Burlington | -4.71  | 40.6      | 79             | 157                       | -2.6%    | 50                           | 11.7% | 77                | 12.5% | 63                    | 4.4      | 99                  | 11.6% | 77                      | 54,492  | 213               | 5.5%     | 78                   | 85.4% | 75                          | 3.39     | 38                             | 53,693   |  |
| Riverton borough                            | Burlington | 2.27   | 21.2      | 352            | 138                       | -3.2%    | 470                          | 3.1%  | 301               | 4.0%  | 191                   | 1.5      | 351                 | 4.9%  | 379                     | 92,125  | 339               | 4.7%     | 455                  | 96.1% | 137                         | 3.05     | 191                            | 99,679   |  |
| Robbinsville township                       | Mercer     | 5.49   | 12.3      | 512            | 548                       | 16.7%    | 527                          | 2.1%  | 364               | 2.9%  | 434                   | 0.0      | 548                 | 1.2%  | 486                     | 116,686 | 496               | 3.7%     | 465                  | 96.5% | 181                         | 2.86     | 400                            | 178,741  |  |
| Rochelle Park township                      | Bergen     | 1.04   | 24.6      | 278            | 362                       | 3.3%     | 507                          | 2.5%  | 291               | 4.2%  | 194                   | 1.4      | 455                 | 3.3%  | 237                     | 73,512  | 227               | 5.4%     | 187                  | 90.1% | 350                         | 2.30     | 376                            | 166,797  |  |
| Rockaway borough                            | Morris     | 2.53   | 20.5      | 368            | 232                       | 0.1%     | 186                          | 7.4%  | 456               | 1.6%  | 297                   | 0.6      | 514                 | 2.3%  | 273                     | 78,604  | 417               | 4.2%     | 259                  | 92.3% | 287                         | 2.55     | 314                            | 138,242  |  |
| Rockaway township                           | Morris     | 3.92   | 16.6      | 443            | 377                       | 3.6%     | 352                          | 4.8%  | 420               | 2.0%  | 401                   | 0.2      | 484                 | 2.8%  | 413                     | 100,303 | 417               | 4.2%     | 438                  | 95.7% | 189                         | 2.84     | 357                            | 159,833  |  |
| Rockleigh borough                           | Bergen     | 3.82   | 16.9      | 435            | 546                       | 16.1%    | 513                          | 2.4%  | 535               | 0.0%  | 434                   | 0.0      | 298                 | 5.9%  | 522                     | 133,125 | 369               | 4.5%     | 59                   | 83.4% | 542                         | 1.01     | 516                            | 335,484  |  |
| Rocky Hill borough                          | Somerset   | 4.60   | 14.7      | 480            | 302                       | 2.1%     | 449                          | 3.4%  | 535               | 0.0%  | 434                   | 0.0      | 401                 | 4.2%  | 438                     | 104,219 | 483               | 3.8%     | 438                  | 95.7% | 444                         | 2.04     | 413                            | 186,001  |  |
| Roosevelt borough                           | Monmouth   | 2.00   | 22.0      | 337            | 87                        | -4.7%    | 437                          | 3.6%  | 311               | 3.8%  | 434                   | 0.0      | 389                 | 4.4%  | 228                     | 72,321  | 227               | 5.4%     | 513                  | 97.6% | 149                         | 2.98     | 186                            | 98,771   |  |
| Roseland borough                            | Essex      | 4.90   | 13.9      | 494            | 455                       | 5.8%     | 518                          | 2.3%  | 535               | 0.0%  | 434                   | 0.0      | 511                 | 2.4%  | 426                     | 101,786 | 437               | 4.1%     | 448                  | 95.9% | 440                         | 2.05     | 509                            | 311,246  |  |
| Roselle borough                             | Union      | -5.10  | 41.7      | 72             | 345                       | 3.1%     | 251                          | 6.3%  | 89                | 11.1% | 172                   | 1.8      | 65                  | 14.6% | 29                      | 43,397  | 88                | 7.4%     | 110                  | 87.0% | 7                           | 4.66     | 65                             | 62,649   |  |
| Roselle Park borough                        | Union      | -0.47  | 28.8      | 213            | 376                       | 3.6%     | 99                           | 9.3%  | 311               | 3.8%  | 308                   | 0.6      | 182                 | 8.7%  | 139                     | 63,021  | 183               | 5.8%     | 231                  | 91.6% | 47                          | 3.69     | 121                            | 80,621   |  |
| Roxbury township                            | Morris     | 3.06   | 19.0      | 399            | 240                       | 0.3%     | 404                          | 3.9%  | 351               | 3.2%  | 305                   | 0.6      | 389                 | 4.4%  | 443                     | 105,105 | 352               | 4.6%     | 350                  | 94.1% | 248                         | 2.65     | 313                            | 137,751  |  |
| Rumson borough                              | Monmouth   | 6.23   | 10.2      | 536            | 116                       | -3.8%    | 257                          | 6.3%  | 529               | 0.3%  | 434                   | 0.0      | 477                 | 2.9%  | 527                     | 136,538 | 483               | 3.8%     | 542                  | 98.5% | 521                         | 1.44     | 531                            | 495,044  |  |
| Runnemede borough                           | Camden     | -3.06  | 36.0      | 122            | 187                       | -1.6%    | 158                          | 7.8%  | 91                | 11.0% | 124                   | 2.5      | 157                 | 9.5%  | 125                     | 61,885  | 150               | 6.2%     | 141                  | 88.6% | 46                          | 3.70     | 54                             | 60,306   |  |
| Rutherford borough                          | Bergen     | 2.76   | 19.9      | 379            | 380                       | 3.8%     | 473                          | 3.1%  | 345               | 3.3%  | 268                   | 0.8      | 367                 | 4.6%  | 323                     | 84,778  | 437               | 4.1%     | 381                  | 94.6% | 258                         | 2.61     | 350                            | 154,211  |  |
| Saddle Brook township                       | Bergen     | 1.36   | 23.7      | 295            | 446                       | 5.6%     | 487                          | 2.8%  | 436               | 1.8%  | 384                   | 0.2      | 224                 | 7.5%  | 292                     | 80,543  | 238               | 5.3%     | 176                  | 89.6% | 351                         | 2.30     | 367                            | 163,025  |  |



|   |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |           |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|-----------|
| 1 = most distressed, 565 = least distressed |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |           |
|   |            |           |                |          | Weighted at .25           |        |                              |       | Weighted at 1     |       |                       |       | Weighted at .25     |       |                         |         |                     |       |                      |       |                             |       |                                |           |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |           |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value     |
| Saddle River borough                        | Bergen     | 6.28      | 10.0           | 540      | 354                       | 3.2%   | 200                          | 7.2%  | 498               | 1.0%  | 434                   | 0.0   | 545                 | 1.3%  | 494                     | 121,026 | 543                 | 3.3%  | 494                  | 97.1% | 548                         | 0.90  | 541                            | 767,374   |
| Salem city                                  | Salem      | -25.0     | 97.1           | 2        | 28                        | -10.9% | 4                            | 23.6% | 2                 | 39.6% | 6                     | 18.4  | 2                   | 39.6% | 3                       | 26,320  | 4                   | 14.1% | 25                   | 76.3% | 5                           | 4.82  | 9                              | 30,568    |
| Sandyston township                          | Sussex     | 1.57      | 23.1           | 311      | 107                       | -3.9%  | 80                           | 10.2% | 420               | 2.0%  | 434                   | 0.0   | 240                 | 7.1%  | 250                     | 74,875  | 256                 | 5.2%  | 415                  | 95.3% | 355                         | 2.29  | 292                            | 128,817   |
| Sayreville borough                          | Middlesex  | 1.34      | 23.8           | 292      | 478                       | 7.0%   | 284                          | 5.9%  | 329               | 3.6%  | 342                   | 0.4   | 261                 | 6.6%  | 291                     | 80,386  | 289                 | 5.0%  | 206                  | 90.8% | 323                         | 2.43  | 205                            | 102,664   |
| Scotch Plains township                      | Union      | 4.47      | 15.1           | 469      | 433                       | 5.1%   | 447                          | 3.5%  | 362               | 3.0%  | 388                   | 0.2   | 514                 | 2.3%  | 463                     | 110,908 | 437                 | 4.1%  | 455                  | 96.1% | 276                         | 2.57  | 381                            | 168,825   |
| Sea Bright borough                          | Monmouth   | 0.99      | 24.8           | 274      | 12                        | -16.3% | 14                           | 16.1% | 204               | 6.1%  | 275                   | 0.7   | 104                 | 11.4% | 315                     | 83,244  | 383                 | 4.4%  | 549                  | 98.7% | 527                         | 1.35  | 532                            | 502,209   |
| Sea Girt borough                            | Monmouth   | 5.98      | 10.9           | 530      | 36                        | -9.5%  | 411                          | 3.8%  | 512               | 0.7%  | 434                   | 0.0   | 477                 | 2.9%  | 453                     | 108,333 | 534                 | 3.4%  | 558                  | 99.2% | 557                         | 0.73  | 547                            | 1,255,649 |
| Sea Isle City city                          | Cape May   | 0.84      | 25.2           | 262      | 16                        | -14.8% | 31                           | 13.5% | 411               | 2.2%  | 434                   | 0.0   | 179                 | 8.8%  | 179                     | 66,683  | 77                  | 7.6%  | 465                  | 96.5% | 561                         | 0.66  | 556                            | 2,221,124 |
| Seaside Heights borough                     | Ocean      | -19.76    | 82.5           | 6        | 70                        | -5.9%  | 3                            | 25.3% | 16                | 25.0% | 1                     | 31.1  | 18                  | 25.3% | 12                      | 33,958  | 67                  | 7.8%  | 34                   | 79.3% | 443                         | 2.04  | 448                            | 220,392   |
| Seaside Park borough                        | Ocean      | -0.24     | 28.2           | 224      | 7                         | -20.0% | 155                          | 7.9%  | 244               | 5.3%  | 120                   | 2.6   | 254                 | 6.8%  | 235                     | 72,981  | 88                  | 7.4%  | 518                  | 97.7% | 533                         | 1.27  | 540                            | 762,368   |
| Secaucus town                               | Hudson     | 0.68      | 25.6           | 254      | 552                       | 20.0%  | 208                          | 7.1%  | 173               | 7.0%  | 209                   | 1.3   | 224                 | 7.5%  | 332                     | 86,061  | 352                 | 4.6%  | 113                  | 87.1% | 422                         | 2.10  | 462                            | 241,678   |
| Shamong township                            | Burlington | 2.18      | 21.5           | 344      | 111                       | -3.8%  | 512                          | 2.4%  | 237               | 5.5%  | 295                   | 0.6   | 362                 | 4.7%  | 392                     | 94,777  | 303                 | 4.9%  | 363                  | 94.3% | 298                         | 2.50  | 232                            | 109,197   |
| Shiloh borough                              | Cumberland | -1.52     | 31.8           | 168      | 142                       | -3.1%  | 28                           | 13.8% | 466               | 1.5%  | 70                    | 4.0   | 286                 | 6.1%  | 188                     | 67,292  | 174                 | 5.9%  | 113                  | 87.1% | 186                         | 2.85  | 55                             | 60,579    |
| Ship Bottom borough                         | Ocean      | 1.27      | 24.0           | 287      | 23                        | -12.4% | 465                          | 3.2%  | 402               | 2.3%  | 116                   | 2.6   | 420                 | 3.8%  | 147                     | 63,977  | 116                 | 6.6%  | 480                  | 96.8% | 543                         | 0.98  | 544                            | 1,116,368 |
| Shrewsbury borough                          | Monmouth   | 5.91      | 11.1           | 527      | 521                       | 10.7%  | 282                          | 6.0%  | 535               | 0.0%  | 434                   | 0.0   | 531                 | 1.9%  | 483                     | 116,087 | 521                 | 3.5%  | 508                  | 97.4% | 415                         | 2.12  | 490                            | 282,247   |
| Shrewsbury township                         | Monmouth   | -3.91     | 38.4           | 98       | 215                       | -0.7%  | 49                           | 11.8% | 52                | 15.2% | 252                   | 0.9   | 48                  | 16.3% | 61                      | 50,909  | 238                 | 5.3%  | 202                  | 90.7% | 133                         | 3.07  | 23                             | 47,192    |
| Somerdale borough                           | Camden     | -3.06     | 36.0           | 121      | 397                       | 4.1%   | 242                          | 6.4%  | 99                | 10.5% | 81                    | 3.5   | 133                 | 10.3% | 64                      | 51,633  | 150                 | 6.2%  | 240                  | 91.8% | 30                          | 3.91  | 62                             | 61,982    |
| Somers Point city                           | Atlantic   | -5.96     | 44.1           | 61       | 60                        | -6.5%  | 271                          | 6.1%  | 85                | 11.3% | 49                    | 5.1   | 81                  | 12.8% | 54                      | 50,450  | 34                  | 9.0%  | 141                  | 88.6% | 196                         | 2.81  | 216                            | 105,209   |
| Somerville borough                          | Somerset   | -0.86     | 29.9           | 194      | 214                       | -0.7%  | 8                            | 18.0% | 182               | 6.9%  | 129                   | 2.4   | 272                 | 6.4%  | 209                     | 70,643  | 303                 | 4.9%  | 227                  | 91.5% | 105                         | 3.21  | 197                            | 100,365   |
| South Amboy city                            | Middlesex  | -1.40     | 31.4           | 174      | 453                       | 5.8%   | 498                          | 2.6%  | 185               | 6.8%  | 86                    | 3.4   | 250                 | 6.9%  | 152                     | 64,293  | 167                 | 6.0%  | 141                  | 88.6% | 223                         | 2.73  | 180                            | 97,577    |
| South Bound Brook borough                   | Somerset   | -0.42     | 28.7           | 218      | 281                       | 1.5%   | 46                           | 11.8% | 270               | 4.7%  | 207                   | 1.3   | 188                 | 8.5%  | 225                     | 72,180  | 124                 | 6.5%  | 395                  | 94.9% | 79                          | 3.37  | 90                             | 70,166    |
| South Brunswick township                    | Middlesex  | 4.29      | 15.6           | 455      | 526                       | 11.2%  | 436                          | 3.6%  | 369               | 2.8%  | 306                   | 0.6   | 420                 | 3.8%  | 458                     | 109,551 | 450                 | 4.0%  | 406                  | 95.1% | 425                         | 2.09  | 415                            | 186,950   |
| South Hackensack township                   | Bergen     | -2.38     | 34.2           | 141      | 474                       | 6.6%   | 558                          | 0.5%  | 127               | 8.9%  | 214                   | 1.2   | 139                 | 10.0% | 145                     | 63,693  | 161                 | 6.1%  | 48                   | 82.2% | 264                         | 2.60  | 492                            | 284,617   |
| South Harrison township                     | Gloucester | 3.37      | 18.2           | 415      | 528                       | 11.6%  | 426                          | 3.7%  | 311               | 3.8%  | 139                   | 2.2   | 545                 | 1.3%  | 485                     | 116,375 | 303                 | 4.9%  | 303                  | 93.2% | 224                         | 2.72  | 282                            | 125,540   |
| South Orange Village township               | Essex      | 2.84      | 19.6           | 389      | 213                       | -0.7%  | 329                          | 5.2%  | 411               | 2.2%  | 434                   | 0.0   | 121                 | 10.6% | 487                     | 116,727 | 398                 | 4.3%  | 389                  | 94.8% | 92                          | 3.26  | 372                            | 165,111   |
| South Plainfield borough                    | Middlesex  | 1.86      | 22.3           | 330      | 472                       | 6.5%   | 484                          | 2.9%  | 411               | 2.2%  | 375                   | 0.2   | 357                 | 4.8%  | 336                     | 86,404  | 321                 | 4.8%  | 116                  | 87.3% | 426                         | 2.09  | 341                            | 151,742   |
| South River borough                         | Middlesex  | -3.49     | 37.2           | 113      | 394                       | 4.1%   | 100                          | 9.3%  | 207               | 6.0%  | 202                   | 1.3   | 104                 | 11.4% | 137                     | 62,972  | 99                  | 7.1%  | 39                   | 80.2% | 356                         | 2.28  | 128                            | 82,337    |
| South Toms River borough                    | Ocean      | -7.26     | 47.7           | 45       | 230                       | -0.1%  | 303                          | 5.6%  | 35                | 17.6% | 46                    | 5.4   | 74                  | 13.7% | 168                     | 66,250  | 55                  | 8.2%  | 40                   | 80.4% | 250                         | 2.63  | 52                             | 59,407    |
| Southampton township                        | Burlington | -0.58     | 29.1           | 207      | 131                       | -3.4%  | 252                          | 6.3%  | 420               | 2.0%  | 223                   | 1.2   | 314                 | 5.6%  | 86                      | 55,432  | 141                 | 6.3%  | 146                  | 88.7% | 312                         | 2.45  | 222                            | 106,856   |
| Sparta township                             | Sussex     | 4.89      | 13.9           | 492      | 203                       | -1.1%  | 281                          | 6.0%  | 379               | 2.6%  | 420                   | 0.1   | 484                 | 2.8%  | 518                     | 131,182 | 398                 | 4.3%  | 511                  | 97.5% | 160                         | 2.94  | 363                            | 161,116   |
| Spotswood borough                           | Middlesex  | 1.20      | 24.2           | 285      | 398                       | 4.2%   | 452                          | 3.4%  | 158               | 7.5%  | 434                   | 0.0   | 304                 | 5.8%  | 249                     | 74,696  | 289                 | 5.0%  | 336                  | 93.9% | 178                         | 2.87  | 156                            | 91,645    |
| Spring Lake borough                         | Monmouth   | 4.63      | 14.6           | 483      | 32                        | -9.9%  | 72                           | 10.4% | 466               | 1.5%  | 434                   | 0.0   | 401                 | 4.2%  | 420                     | 101,500 | 398                 | 4.3%  | 549                  | 98.7% | 559                         | 0.68  | 549                            | 1,305,750 |
| Spring Lake Heights borough                 | Monmouth   | 2.82      | 19.7           | 386      | 55                        | -6.7%  | 191                          | 7.3%  | 466               | 1.5%  | 434                   | 0.0   | 429                 | 3.7%  | 229                     | 72,353  | 303                 | 4.9%  | 489                  | 97.0% | 524                         | 1.40  | 471                            | 256,905   |
| Springfield township                        | Burlington | 2.92      | 19.4           | 391      | 200                       | -1.1%  | 407                          | 3.9%  | 525               | 0.4%  | 434                   | 0.0   | 286                 | 6.1%  | 445                     | 105,852 | 267                 | 5.1%  | 281                  | 92.8% | 216                         | 2.75  | 281                            | 125,061   |



|   |            |        |           |                | Residential Desirability  |          |                              |       | Social Indicators |       |                       |          | Economic Indicators |       |                         |         | Education Indicator |          | Fiscal Indicators    |       |                             |          |                                |           |  |
|---|------------|--------|-----------|----------------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|----------|---------------------|-------|-------------------------|---------|---------------------|----------|----------------------|-------|-----------------------------|----------|--------------------------------|-----------|--|
| 1 = most distressed, 565 = least distressed |            |        |           |                | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |          | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |          | HS Diploma or Higher |       | Effective Property Tax Rate |          | Equalized Valuation Per Capita |           |  |
|   |            |        |           |                | Weighted at .25           |          |                              |       | Weighted at 1     |       |                       |          | Weighted at .25     |       |                         |         |                     |          |                      |       |                             |          |                                |           |  |
| Municipality                                |            | County | MRI Score | Distress Score | MRI Rank                  | Retained |                              | New   |                   | New   |                       | Retained |                     | New   |                         | New     |                     | Retained |                      | New   |                             | Retained |                                | Retained  |  |
|   |            |        |           |                |                           | Rank     | Value                        | Rank  | Value             | Rank  | Value                 | Rank     | Value               | Rank  | Value                   | Rank    | Value               | Rank     | Value                | Rank  | Value                       | Rank     | Value                          |           |  |
| Springfield township                        | Union      | 3.40   | 18.1      | 418            | 544                       | 15.5%    | 423                          | 3.7%  | 294               | 4.1%  | 338                   | 0.4      | 357                 | 4.8%  | 408                     | 99,211  | 483                 | 3.8%     | 318                  | 93.6% | 148                         | 2.99     | 322                            | 141,441   |  |
| Stafford township                           | Ocean      | 0.04   | 27.4      | 231            | 484                       | 7.3%     | 162                          | 7.8%  | 198               | 6.4%  | 276                   | 0.7      | 219                 | 7.6%  | 202                     | 69,268  | 174                 | 5.9%     | 247                  | 92.0% | 398                         | 2.18     | 353                            | 155,056   |  |
| Stanhope borough                            | Sussex     | -0.42  | 28.7      | 217            | 50                        | -7.1%    | 66                           | 10.5% | 185               | 6.8%  | 171                   | 1.8      | 184                 | 8.6%  | 299                     | 81,311  | 213                 | 5.5%     | 355                  | 94.2% | 66                          | 3.47     | 168                            | 93,542    |  |
| Stillwater township                         | Sussex     | 1.62   | 23.0      | 314            | 41                        | -8.2%    | 119                          | 8.6%  | 394               | 2.4%  | 372                   | 0.3      | 282                 | 6.3%  | 284                     | 79,392  | 303                 | 4.9%     | 389                  | 94.8% | 230                         | 2.70     | 256                            | 115,624   |  |
| Stockton borough                            | Hunterdon  | 2.97   | 19.3      | 395            | 63                        | -6.4%    | 32                           | 13.4% | 294               | 4.1%  | 434                   | 0.0      | 321                 | 5.5%  | 376                     | 90,938  | 514                 | 3.6%     | 508                  | 97.4% | 432                         | 2.08     | 403                            | 180,543   |  |
| Stone Harbor borough                        | Cape May   | 2.78   | 19.8      | 384            | 15                        | -15.2%   | 108                          | 9.0%  | 503               | 0.9%  | 434                   | 0.0      | 245                 | 7.0%  | 295                     | 81,111  | 35                  | 8.9%     | 513                  | 97.6% | 563                         | 0.57     | 562                            | 5,144,383 |  |
| Stow Creek township                         | Cumberland | -0.36  | 28.5      | 221            | 223                       | -0.4%    | 238                          | 6.5%  | 294               | 4.1%  | 434                   | 0.0      | 326                 | 5.4%  | 224                     | 72,159  | 111                 | 6.8%     | 125                  | 87.9% | 195                         | 2.82     | 102                            | 74,842    |  |
| Stratford borough                           | Camden     | -1.31  | 31.2      | 179            | 167                       | -2.2%    | 140                          | 8.2%  | 173               | 7.0%  | 259                   | 0.9      | 204                 | 8.0%  | 192                     | 67,556  | 183                 | 5.8%     | 162                  | 89.3% | 33                          | 3.89     | 58                             | 60,920    |  |
| Summit city                                 | Union      | 4.91   | 13.9      | 496            | 415                       | 4.5%     | 382                          | 4.3%  | 369               | 2.8%  | 393                   | 0.2      | 401                 | 4.2%  | 510                     | 129,583 | 496                 | 3.7%     | 363                  | 94.3% | 479                         | 1.88     | 513                            | 333,017   |  |
| Surf City borough                           | Ocean      | 1.31   | 23.9      | 290            | 30                        | -10.3%   | 467                          | 3.1%  | 411               | 2.2%  | 264                   | 0.8      | 175                 | 8.9%  | 175                     | 66,597  | 167                 | 6.0%     | 395                  | 94.9% | 547                         | 0.91     | 550                            | 1,431,662 |  |
| Sussex borough                              | Sussex     | -8.72  | 51.8      | 34             | 61                        | -6.5%    | 18                           | 15.6% | 64                | 13.9% | 31                    | 7.3      | 34                  | 19.2% | 18                      | 37,241  | 106                 | 6.9%     | 61                   | 83.6% | 131                         | 3.07     | 63                             | 62,186    |  |
| Swedesboro borough                          | Gloucester | -2.66  | 34.9      | 130            | 520                       | 10.5%    | 37                           | 12.6% | 87                | 11.2% | 43                    | 5.7      | 272                 | 6.4%  | 254                     | 75,595  | 321                 | 4.8%     | 102                  | 86.5% | 36                          | 3.83     | 73                             | 66,779    |  |
| Tabernacle township                         | Burlington | 2.43   | 20.8      | 363            | 125                       | -3.5%    | 290                          | 5.8%  | 379               | 2.6%  | 238                   | 1.0      | 441                 | 3.5%  | 404                     | 98,375  | 238                 | 5.3%     | 350                  | 94.1% | 285                         | 2.55     | 204                            | 102,582   |  |
| Tavistock borough                           | Camden     | 9.89   | 0.0       | 565            | 3                         | -28.6%   | 559                          | 0.0%  | 535               | 0.0%  | 434                   | 0.0      | 563                 | 0.0%  | 543                     | 147,762 | 563                 | 0.0%     | 563                  | 100%  | 496                         | 1.74     | 559                            | 3,404,662 |  |
| Teaneck township                            | Bergen     | 1.92   | 22.2      | 332            | 393                       | 4.1%     | 323                          | 5.3%  | 207               | 6.0%  | 196                   | 1.4      | 298                 | 5.9%  | 398                     | 96,760  | 383                 | 4.4%     | 336                  | 93.9% | 154                         | 2.96     | 305                            | 133,692   |  |
| Tenafly borough                             | Bergen     | 5.86   | 11.2      | 524            | 443                       | 5.5%     | 462                          | 3.3%  | 402               | 2.3%  | 428                   | 0.1      | 286                 | 6.1%  | 542                     | 147,196 | 534                 | 3.4%     | 489                  | 97.0% | 397                         | 2.19     | 504                            | 303,316   |  |
| Teterboro borough                           | Bergen     | -3.37  | 36.9      | 115            | 564                       | 56.8%    | 559                          | 0.0%  | 32                | 18.6% | 434                   | 0.0      | 6                   | 32.9% | 9                       | 33,068  | 267                 | 5.1%     | 54                   | 82.9% | 537                         | 1.21     | 564                            | 5,920,543 |  |
| Tewksbury township                          | Hunterdon  | 7.07   | 7.9       | 552            | 222                       | -0.4%    | 88                           | 9.9%  | 535               | 0.0%  | 434                   | 0.0      | 548                 | 1.2%  | 558                     | 165,552 | 437                 | 4.1%     | 542                  | 98.5% | 454                         | 1.98     | 488                            | 279,722   |  |
| Tinton Falls borough                        | Monmouth   | 1.67   | 22.9      | 317            | 408                       | 4.4%     | 207                          | 7.1%  | 329               | 3.6%  | 211                   | 1.2      | 272                 | 6.4%  | 242                     | 73,891  | 303                 | 4.9%     | 415                  | 95.3% | 473                         | 1.91     | 392                            | 174,905   |  |
| Toms River township                         | Ocean      | -0.04  | 27.6      | 228            | 193                       | -1.5%    | 261                          | 6.2%  | 173               | 7.0%  | 182                   | 1.6      | 282                 | 6.3%  | 219                     | 71,960  | 194                 | 5.7%     | 242                  | 91.9% | 477                         | 1.90     | 377                            | 167,012   |  |
| Totowa borough                              | Passaic    | 0.08   | 27.3      | 234            | 461                       | 6.0%     | 233                          | 6.5%  | 294               | 4.1%  | 366                   | 0.3      | 216                 | 7.7%  | 356                     | 88,490  | 174                 | 5.9%     | 77                   | 85.2% | 317                         | 2.44     | 420                            | 194,828   |  |
| Trenton city                                | Mercer     | -17.33 | 75.7      | 11             | 178                       | -1.9%    | 5                            | 19.6% | 11                | 26.9% | 10                    | 14.6     | 16                  | 28.3% | 13                      | 34,257  | 61                  | 8.0%     | 11                   | 71.0% | 6                           | 4.77     | 8                              | 28,013    |  |
| Tuckerton borough                           | Ocean      | -1.86  | 32.7      | 160            | 152                       | -2.8%    | 164                          | 7.7%  | 164               | 7.3%  | 169                   | 1.8      | 216                 | 7.7%  | 151                     | 64,273  | 167                 | 6.0%     | 95                   | 86.2% | 347                         | 2.31     | 264                            | 119,328   |  |
| Union Beach borough                         | Monmouth   | -3.69  | 37.8      | 105            | 19                        | -13.8%   | 298                          | 5.7%  | 56                | 14.9% | 192                   | 1.4      | 125                 | 10.5% | 176                     | 66,662  | 141                 | 6.3%     | 99                   | 86.4% | 275                         | 2.57     | 174                            | 96,796    |  |
| Union City city                             | Hudson     | -12.20 | 61.5      | 19             | 423                       | 4.9%     | 90                           | 9.8%  | 12                | 26.6% | 66                    | 4.2      | 20                  | 24.9% | 26                      | 41,107  | 135                 | 6.4%     | 6                    | 67.4% | 122                         | 3.13     | 33                             | 51,504    |  |
| Union township                              | Union      | 0.00   | 27.5      | 229            | 442                       | 5.5%     | 364                          | 4.6%  | 257               | 4.9%  | 340                   | 0.4      | 204                 | 8.0%  | 255                     | 75,742  | 202                 | 5.6%     | 141                  | 88.6% | 128                         | 3.09     | 224                            | 107,299   |  |
| Union township                              | Hunterdon  | 3.15   | 18.8      | 404            | 38                        | -8.4%    | 360                          | 4.6%  | 503               | 0.9%  | 434                   | 0.0      | 415                 | 3.9%  | 498                     | 122,527 | 369                 | 4.5%     | 125                  | 87.9% | 363                         | 2.27     | 329                            | 142,351   |  |
| Upper Deerfield township                    | Cumberland | -2.04  | 33.2      | 157            | 231                       | 0.0%     | 324                          | 5.3%  | 143               | 8.2%  | 286                   | 0.7      | 209                 | 7.9%  | 70                      | 53,547  | 150                 | 6.2%     | 102                  | 86.5% | 205                         | 2.77     | 117                            | 79,114    |  |
| Upper Freehold township                     | Monmouth   | 5.50   | 12.2      | 513            | 555                       | 20.7%    | 402                          | 3.9%  | 420               | 2.0%  | 434                   | 0.0      | 499                 | 2.6%  | 504                     | 127,753 | 321                 | 4.8%     | 494                  | 97.1% | 352                         | 2.29     | 404                            | 180,582   |  |
| Upper Pittsgrove township                   | Salem      | 0.53   | 26.0      | 246            | 183                       | -1.7%    | 409                          | 3.9%  | 364               | 2.9%  | 309                   | 0.6      | 240                 | 7.1%  | 367                     | 90,042  | 213                 | 5.5%     | 99                   | 86.4% | 292                         | 2.53     | 164                            | 93,151    |  |
| Upper Saddle River borough                  | Bergen     | 7.57   | 6.5       | 560            | 438                       | 5.3%     | 468                          | 3.1%  | 420               | 2.0%  | 434                   | 0.0      | 521                 | 2.2%  | 559                     | 169,301 | 543                 | 3.3%     | 531                  | 97.9% | 490                         | 1.79     | 515                            | 333,239   |  |
| Upper township                              | Cape May   | 1.13   | 24.4      | 283            | 186                       | -1.6%    | 432                          | 3.6%  | 294               | 4.1%  | 333                   | 0.4      | 429                 | 3.7%  | 263                     | 77,012  | 77                  | 7.6%     | 419                  | 95.4% | 508                         | 1.61     | 356                            | 158,374   |  |
| Ventnor City city                           | Atlantic   | -5.34  | 42.4      | 68             | 22                        | -12.6%   | 201                          | 7.2%  | 41                | 16.6% | 434                   | 0.0      | 69                  | 14.2% | 62                      | 50,978  | 47                  | 8.5%     | 131                  | 88.0% | 379                         | 2.23     | 438                            | 207,281   |  |
| Vernon township                             | Sussex     | 1.09   | 24.5      | 280            | 34                        | -9.5%    | 170                          | 7.6%  | 311               | 3.8%  | 254                   | 0.9      | 290                 | 6.0%  | 348                     | 87,779  | 213                 | 5.5%     | 336                  | 93.9% | 193                         | 2.83     | 210                            | 104,314   |  |

|   |            |           |                |          | Residential Desirability  |        |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         | Education Indicator |       | Fiscal Indicators    |       |                             |       |                                |         |
|---|------------|-----------|----------------|----------|---------------------------|--------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|---------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|---------|
| 1 = most distressed, 565 = least distressed |            |           |                |          | 10 Year Population Change |        | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate   |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |         |
|   |            |           |                |          | Weighted at .25           |        |                              |       | Weighted at 1     |       |                       |       | Weighted at .25     |       |                         |         |                     |       |                      |       |                             |       |                                |         |
| Municipality                                | County     | MRI Score | Distress Score | MRI Rank | Retained                  |        | New                          |       | New               |       | Retained              |       | New                 |       | New                     |         | Retained            |       | New                  |       | Retained                    |       | Retained                       |         |
|   |            |           |                |          | Rank                      | Value  | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank                | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value   |
| Verona township                             | Essex      | 3.92      | 16.6           | 441      | 274                       | 1.1%   | 383                          | 4.3%  | 427               | 1.9%  | 359                   | 0.3   | 436                 | 3.6%  | 421                     | 101,528 | 417                 | 4.2%  | 461                  | 96.4% | 234                         | 2.69  | 393                            | 174,906 |
| Victory Gardens borough                     | Morris     | -7.68     | 48.9           | 43       | 209                       | -0.8%  | 506                          | 2.5%  | 25                | 20.2% | 119                   | 2.6   | 19                  | 25.2% | 21                      | 39,811  | 238                 | 5.3%  | 50                   | 82.3% | 301                         | 2.49  | 21                             | 47,101  |
| Vineland city                               | Cumberland | -8.98     | 52.5           | 31       | 413                       | 4.4%   | 152                          | 7.9%  | 38                | 17.4% | 42                    | 5.8   | 46                  | 16.9% | 48                      | 49,453  | 51                  | 8.3%  | 26                   | 76.4% | 337                         | 2.37  | 77                             | 67,339  |
| Voorhees township                           | Camden     | 1.21      | 24.2           | 286      | 294                       | 1.9%   | 319                          | 5.3%  | 249               | 5.1%  | 299                   | 0.6   | 267                 | 6.5%  | 272                     | 78,568  | 383                 | 4.4%  | 259                  | 92.3% | 95                          | 3.25  | 262                            | 118,531 |
| Waldwick borough                            | Bergen     | 4.32      | 15.5           | 457      | 436                       | 5.3%   | 460                          | 3.3%  | 506               | 0.8%  | 434                   | 0.0   | 261                 | 6.6%  | 451                     | 108,182 | 496                 | 3.7%  | 458                  | 96.3% | 255                         | 2.62  | 354                            | 155,878 |
| Wall township                               | Monmouth   | 2.93      | 19.4           | 392      | 250                       | 0.6%   | 445                          | 3.5%  | 394               | 2.4%  | 417                   | 0.1   | 267                 | 6.5%  | 383                     | 92,539  | 303                 | 4.9%  | 438                  | 95.7% | 476                         | 1.90  | 453                            | 227,368 |
| Wallington borough                          | Bergen     | -1.66     | 32.1           | 166      | 327                       | 2.8%   | 149                          | 8.0%  | 169               | 7.1%  | 260                   | 0.9   | 112                 | 11.0% | 87                      | 55,547  | 161                 | 6.1%  | 206                  | 90.8% | 239                         | 2.68  | 131                            | 84,148  |
| Walpack township                            | Sussex     | 1.57      | 23.2           | 310      | 1                         | -44.4% | 2                            | 64.7% | 535               | 0.0%  | 434                   | 0.0   | 563                 | 0.0%  | 549                     | 156,124 | 563                 | 0.0%  | 21                   | 75.0% | 514                         | 1.55  | 414                            | 186,311 |
| Wanaque borough                             | Passaic    | 1.42      | 23.6           | 298      | 525                       | 11.0%  | 480                          | 2.9%  | 324               | 3.7%  | 147                   | 2.0   | 381                 | 4.5%  | 350                     | 88,125  | 289                 | 5.0%  | 190                  | 90.3% | 107                         | 3.19  | 220                            | 106,102 |
| Wantage township                            | Sussex     | 1.95      | 22.1           | 333      | 218                       | -0.6%  | 167                          | 7.7%  | 369               | 2.8%  | 394                   | 0.2   | 389                 | 4.4%  | 344                     | 87,300  | 267                 | 5.1%  | 264                  | 92.4% | 259                         | 2.61  | 218                            | 105,404 |
| Warren township                             | Somerset   | 5.95      | 11.0           | 529      | 481                       | 7.2%   | 523                          | 2.2%  | 402               | 2.3%  | 434                   | 0.0   | 477                 | 2.9%  | 540                     | 143,833 | 472                 | 3.9%  | 431                  | 95.6% | 453                         | 2.00  | 495                            | 287,084 |
| Washington borough                          | Warren     | -2.55     | 34.6           | 137      | 94                        | -4.3%  | 82                           | 10.1% | 196               | 6.5%  | 118                   | 2.6   | 81                  | 12.8% | 121                     | 61,625  | 194                 | 5.7%  | 209                  | 90.9% | 32                          | 3.89  | 88                             | 70,007  |
| Washington township                         | Burlington | -3.53     | 37.3           | 112      | 355                       | 3.2%   | 317                          | 5.4%  | 185               | 6.8%  | 61                    | 4.5   | 224                 | 7.5%  | 153                     | 64,375  | 77                  | 7.6%  | 46                   | 81.9% | 506                         | 1.64  | 302                            | 132,565 |
| Washington township                         | Gloucester | 1.52      | 23.3           | 306      | 174                       | -2.1%  | 472                          | 3.1%  | 282               | 4.4%  | 152                   | 1.9   | 429                 | 3.7%  | 331                     | 85,892  | 289                 | 5.0%  | 318                  | 93.6% | 115                         | 3.15  | 169                            | 94,532  |
| Washington township                         | Warren     | 3.13      | 18.8           | 403      | 154                       | -2.8%  | 429                          | 3.7%  | 427               | 1.9%  | 434                   | 0.0   | 539                 | 1.6%  | 354                     | 88,322  | 321                 | 4.8%  | 395                  | 94.9% | 102                         | 3.21  | 227                            | 108,136 |
| Washington township                         | Bergen     | 4.90      | 13.9           | 493      | 407                       | 4.4%   | 438                          | 3.6%  | 484               | 1.2%  | 383                   | 0.2   | 531                 | 1.9%  | 482                     | 115,571 | 398                 | 4.3%  | 442                  | 95.8% | 406                         | 2.15  | 412                            | 185,869 |
| Washington township                         | Morris     | 5.18      | 13.1           | 503      | 335                       | 2.9%   | 482                          | 2.9%  | 484               | 1.2%  | 431                   | 0.1   | 468                 | 3.0%  | 501                     | 124,177 | 398                 | 4.3%  | 494                  | 97.1% | 335                         | 2.37  | 348                            | 154,020 |
| Watchung borough                            | Somerset   | 5.24      | 12.9           | 508      | 490                       | 7.5%   | 125                          | 8.5%  | 506               | 0.8%  | 350                   | 0.3   | 468                 | 3.0%  | 532                     | 140,163 | 417                 | 4.2%  | 336                  | 93.9% | 430                         | 2.08  | 498                            | 291,347 |
| Waterford township                          | Camden     | -1.69     | 32.2           | 165      | 259                       | 0.8%   | 223                          | 6.8%  | 244               | 5.3%  | 123                   | 2.5   | 230                 | 7.3%  | 245                     | 74,250  | 106                 | 6.9%  | 133                  | 88.1% | 56                          | 3.55  | 83                             | 69,556  |
| Wayne township                              | Passaic    | 3.08      | 19.0           | 400      | 284                       | 1.6%   | 444                          | 3.5%  | 329               | 3.6%  | 332                   | 0.4   | 407                 | 4.0%  | 447                     | 106,357 | 369                 | 4.5%  | 296                  | 93.1% | 177                         | 2.87  | 401                            | 179,805 |
| Weehawken township                          | Hudson     | -0.38     | 28.6           | 219      | 507                       | 9.0%   | 79                           | 10.2% | 110               | 9.6%  | 200                   | 1.4   | 130                 | 10.4% | 253                     | 75,388  | 483                 | 3.8%  | 154                  | 89.0% | 373                         | 2.24  | 432                            | 203,432 |
| Wenonah borough                             | Gloucester | 2.30      | 21.1           | 353      | 160                       | -2.5%  | 193                          | 7.3%  | 379               | 2.6%  | 62                    | 4.4   | 499                 | 2.6%  | 440                     | 104,375 | 352                 | 4.6%  | 513                  | 97.6% | 43                          | 3.75  | 188                            | 99,291  |
| West Amwell township                        | Hunterdon  | 3.88      | 16.7           | 439      | 21                        | -13.4% | 478                          | 3.0%  | 446               | 1.7%  | 434                   | 0.0   | 514                 | 2.3%  | 435                     | 103,875 | 472                 | 3.9%  | 345                  | 94.0% | 420                         | 2.10  | 397                            | 175,737 |
| West Caldwell township                      | Essex      | 3.88      | 16.7           | 438      | 271                       | 1.1%   | 442                          | 3.5%  | 506               | 0.8%  | 422                   | 0.1   | 477                 | 2.9%  | 410                     | 99,708  | 437                 | 4.1%  | 296                  | 93.1% | 343                         | 2.32  | 447                            | 216,295 |
| West Cape May borough                       | Cape May   | -3.84     | 38.2           | 100      | 88                        | -4.7%  | 51                           | 11.6% | 110               | 9.6%  | 434                   | 0.0   | 76                  | 13.5% | 49                      | 49,839  | 23                  | 9.9%  | 259                  | 92.3% | 536                         | 1.22  | 528                            | 464,293 |
| West Deptford township                      | Gloucester | 0.02      | 27.5           | 230      | 357                       | 3.2%   | 198                          | 7.2%  | 169               | 7.1%  | 434                   | 0.0   | 304                 | 5.8%  | 181                     | 66,964  | 167                 | 6.0%  | 247                  | 92.0% | 168                         | 2.90  | 219                            | 105,670 |
| West Long Branch borough                    | Monmouth   | 2.09      | 21.7           | 342      | 172                       | -2.1%  | 548                          | 1.3%  | 270               | 4.7%  | 434                   | 0.0   | 429                 | 3.7%  | 293                     | 80,585  | 256                 | 5.2%  | 307                  | 93.3% | 419                         | 2.11  | 364                            | 161,273 |
| West Milford township                       | Passaic    | 1.99      | 22.0           | 336      | 365                       | 3.4%   | 137                          | 8.2%  | 311               | 3.8%  | 208                   | 1.3   | 405                 | 4.1%  | 405                     | 98,556  | 267                 | 5.1%  | 318                  | 93.6% | 76                          | 3.38  | 247                            | 112,408 |
| West New York town                          | Hudson     | -8.61     | 51.5           | 35       | 535                       | 13.0%  | 266                          | 6.2%  | 25                | 20.2% | 77                    | 3.6   | 26                  | 22.1% | 37                      | 45,370  | 227                 | 5.4%  | 18                   | 73.0% | 237                         | 2.68  | 30                             | 50,019  |
| West Orange township                        | Essex      | 1.35      | 23.8           | 293      | 384                       | 3.9%   | 396                          | 4.1%  | 311               | 3.8%  | 236                   | 1.0   | 314                 | 5.6%  | 372                     | 90,363  | 267                 | 5.1%  | 215                  | 91.3% | 48                          | 3.66  | 289                            | 127,727 |
| West Wildwood borough                       | Cape May   | -3.88     | 38.3           | 99       | 451                       | 5.7%   | 305                          | 5.6%  | 216               | 5.9%  | 434                   | 0.0   | 290                 | 6.0%  | 59                      | 50,795  | 6                   | 12.7% | 93                   | 86.1% | 520                         | 1.50  | 525                            | 407,477 |
| West Windsor township                       | Mercer     | 7.12      | 7.7            | 554      | 539                       | 14.1%  | 424                          | 3.7%  | 456               | 1.6%  | 427                   | 0.1   | 441                 | 3.5%  | 554                     | 161,750 | 556                 | 3.1%  | 485                  | 96.9% | 322                         | 2.43  | 459                            | 233,339 |
| Westampton township                         | Burlington | 2.10      | 21.7           | 343      | 452                       | 5.7%   | 395                          | 4.1%  | 262               | 4.8%  | 35                    | 6.4   | 455                 | 3.3%  | 422                     | 101,653 | 398                 | 4.3%  | 526                  | 97.8% | 367                         | 2.26  | 316                            | 139,594 |
| Westfield town                              | Union      | 6.05      | 10.7           | 533      | 317                       | 2.5%   | 349                          | 4.9%  | 427               | 1.9%  | 400                   | 0.2   | 455                 | 3.3%  | 541                     | 146,734 | 521                 | 3.5%  | 480                  | 96.8% | 388                         | 2.21  | 467                            | 250,269 |
| Westville borough                           | Gloucester | -6.13     | 44.6           | 58       | 89                        | -4.6%  | 128                          | 8.4%  | 59                | 14.5% | 32                    | 7.3   | 77                  | 13.2% | 102                     | 58,824  | 67                  | 7.8%  | 247                  | 92.0% | 27                          | 3.95  | 48                             | 58,889  |
| Westwood borough                            | Bergen     | 2.18      | 21.5           | 345      | 333                       | 2.8%   | 206                          | 7.1%  | 274               | 4.6%  | 434                   | 0.0   | 230                 | 7.3%  | 330                     | 85,849  | 398                 | 4.3%  | 385                  | 94.7% | 339                         | 2.35  | 387                            | 171,033 |
| Weymouth township                           | Atlantic   | -2.41     | 34.2           | 140      | 498                       | 8.0%   | 440                          | 3.6%  | 207               | 6.0%  | 434                   | 0.0   | 153                 | 9.6%  | 90                      | 56,681  | 37                  | 8.8%  | 110                  | 87.0% | 390                         | 2.21  | 71                             | 66,462  |
| Wharton borough                             | Morris     | -2.59     | 34.7           | 134      | 329                       | 2.8%   | 500                          | 2.6%  | 70                | 13.3% | 149                   | 2.0   | 211                 | 7.8%  | 174                     | 66,579  | 289                 | 5.0%  | 51                   | 82.5% | 211                         | 2.76  | 198                            | 100,481 |

|   |            |        |      |           | Residential Desirability  |          |                              |       | Social Indicators |       |                       |       | Economic Indicators |       |                         |         |                   |       | Education Indicator  |       | Fiscal Indicators           |       |                                |         |          |       |
|---|------------|--------|------|-----------|---------------------------|----------|------------------------------|-------|-------------------|-------|-----------------------|-------|---------------------|-------|-------------------------|---------|-------------------|-------|----------------------|-------|-----------------------------|-------|--------------------------------|---------|----------|-------|
| 1 = most distressed, 565 = least distressed |            |        |      |           | 10 Year Population Change |          | Non-Seasonal Housing Vacancy |       | % w SNAP Benefits |       | Children on TANF Rate |       | Poverty Rate        |       | Median Household Income |         | Unemployment Rate |       | HS Diploma or Higher |       | Effective Property Tax Rate |       | Equalized Valuation Per Capita |         |          |       |
|   |            |        |      |           | Weighted at .25           |          |                              |       |                   |       |                       |       | Weighted at 1       |       |                         |         |                   |       | Weighted at .25      |       |                             |       |                                |         |          |       |
| Municipality                                |            | County |      | MRI Score | Distress Score            | MRI Rank | Retained                     |       | New               |       | New                   |       | Retained            |       | New                     |         | New               |       | Retained             |       | New                         |       | Retained                       |         | Retained |       |
|   |            |        |      |           |                           |          | Rank                         | Value | Rank              | Value | Rank                  | Value | Rank                | Value | Rank                    | Value   | Rank              | Value | Rank                 | Value | Rank                        | Value | Rank                           | Value   | Rank     | Value |
| White township                              | Warren     | -0.20  | 28.1 | 225       | 252                       | 0.7%     | 169                          | 7.6%  | 226               | 5.7%  | 434                   | 0.0   | 362                 | 4.7%  | 63                      | 51,524  | 213               | 5.5%  | 162                  | 89.3% | 386                         | 2.21  | 261                            | 117,497 |          |       |
| Wildwood city                               | Cape May   | -20.6  | 84.8 | 5         | 109                       | -3.9%    | 55                           | 11.2% | 25                | 20.2% | 8                     | 15.9  | 13                  | 29.1% | 4                       | 27,067  | 1                 | 20.3% | 37                   | 79.7% | 375                         | 2.24  | 486                            | 276,210 |          |       |
| Wildwood Crest borough                      | Cape May   | -4.01  | 38.7 | 96        | 26                        | -11.5%   | 504                          | 2.5%  | 149               | 7.9%  | 122                   | 2.5   | 389                 | 4.4%  | 164                     | 65,547  | 3                 | 14.8% | 401                  | 95.0% | 535                         | 1.25  | 538                            | 680,200 |          |       |
| Willingboro township                        | Burlington | -4.44  | 39.9 | 88        | 73                        | -5.6%    | 212                          | 7.0%  | 102               | 10.1% | 38                    | 6.3   | 136                 | 10.1% | 161                     | 64,969  | 88                | 7.4%  | 193                  | 90.4% | 38                          | 3.81  | 45                             | 56,056  |          |       |
| Winfield township                           | Union      | -4.02  | 38.7 | 95        | 295                       | 1.9%     | 544                          | 1.5%  | 231               | 5.6%  | 434                   | 0.0   | 148                 | 9.8%  | 73                      | 54,167  | 213               | 5.5%  | 264                  | 92.4% | 1                           | 18.60 | 2                              | 10,953  |          |       |
| Winslow township                            | Camden     | -0.90  | 30.0 | 192       | 444                       | 5.5%     | 124                          | 8.5%  | 173               | 7.0%  | 434                   | 0.0   | 165                 | 9.3%  | 234                     | 72,934  | 103               | 7.0%  | 242                  | 91.9% | 97                          | 3.24  | 75                             | 67,092  |          |       |
| Woodbine borough                            | Cape May   | -18.05 | 77.7 | 9         | 139                       | -3.2%    | 173                          | 7.6%  | 10                | 27.1% | 16                    | 11.3  | 15                  | 28.9% | 14                      | 34,906  | 14                | 10.9% | 1                    | 61.3% | 512                         | 1.56  | 69                             | 63,856  |          |       |
| Woodbridge township                         | Middlesex  | 0.84   | 25.2 | 263       | 339                       | 3.0%     | 378                          | 4.4%  | 244               | 5.3%  | 267                   | 0.8   | 282                 | 6.3%  | 287                     | 79,720  | 303               | 4.9%  | 193                  | 90.4% | 206                         | 2.77  | 206                            | 103,127 |          |       |
| Woodbury city                               | Gloucester | -8.74  | 51.8 | 33        | 159                       | -2.5%    | 56                           | 11.2% | 31                | 18.7% | 33                    | 7.2   | 27                  | 22.0% | 65                      | 51,922  | 111               | 6.8%  | 110                  | 87.0% | 20                          | 4.17  | 50                             | 59,004  |          |       |
| Woodbury Heights borough                    | Gloucester | 0.22   | 26.9 | 239       | 179                       | -1.9%    | 314                          | 5.4%  | 151               | 7.8%  | 148                   | 2.0   | 499                 | 2.6%  | 286                     | 79,653  | 238               | 5.3%  | 234                  | 91.7% | 28                          | 3.92  | 144                            | 87,435  |          |       |
| Woodcliff Lake borough                      | Bergen     | 6.48   | 9.5  | 545       | 386                       | 4.0%     | 553                          | 1.1%  | 512               | 0.7%  | 351                   | 0.3   | 536                 | 1.7%  | 531                     | 139,857 | 534               | 3.4%  | 461                  | 96.4% | 436                         | 2.06  | 511                            | 327,025 |          |       |
| Woodland Park borough                       | Passaic    | -1.09  | 30.6 | 186       | 517                       | 10.1%    | 209                          | 7.1%  | 131               | 8.6%  | 114                   | 2.7   | 304                 | 5.8%  | 276                     | 78,708  | 135               | 6.4%  | 146                  | 88.7% | 187                         | 2.84  | 323                            | 141,496 |          |       |
| Woodland township                           | Burlington | 0.67   | 25.7 | 252       | 537                       | 13.6%    | 243                          | 6.4%  | 253               | 5.0%  | 434                   | 0.0   | 314                 | 5.6%  | 358                     | 88,636  | 174               | 5.9%  | 88                   | 85.8% | 378                         | 2.24  | 132                            | 84,440  |          |       |
| Woodlynne borough                           | Camden     | -14.69 | 68.4 | 15        | 291                       | 1.8%     | 52                           | 11.5% | 13                | 26.0% | 20                    | 9.5   | 20                  | 24.9% | 23                      | 40,913  | 51                | 8.3%  | 19                   | 74.7% | 2                           | 7.56  | 6                              | 23,363  |          |       |
| Wood-Ridge borough                          | Bergen     | 2.75   | 19.9 | 378       | 505                       | 8.9%     | 331                          | 5.1%  | 345               | 3.3%  | 434                   | 0.0   | 321                 | 5.5%  | 399                     | 96,988  | 321               | 4.8%  | 296                  | 93.1% | 290                         | 2.53  | 326                            | 142,132 |          |       |
| Woodstown borough                           | Salem      | -1.88  | 32.8 | 159       | 437                       | 5.3%     | 130                          | 8.4%  | 72                | 13.2% | 137                   | 2.3   | 104                 | 11.4% | 312                     | 82,738  | 141               | 6.3%  | 336                  | 93.9% | 98                          | 3.24  | 108                            | 76,098  |          |       |
| Woolwich township                           | Gloucester | 5.88   | 11.2 | 526       | 565                       | 79.7%    | 180                          | 7.5%  | 338               | 3.4%  | 353                   | 0.3   | 367                 | 4.6%  | 490                     | 118,509 | 483               | 3.8%  | 375                  | 94.5% | 81                          | 3.35  | 189                            | 99,368  |          |       |
| Wrightstown borough                         | Burlington | -15.46 | 70.5 | 14        | 238                       | 0.3%     | 222                          | 6.8%  | 24                | 20.4% | 2                     | 26.4  | 29                  | 21.4% | 41                      | 46,625  | 174               | 5.9%  | 23                   | 75.7% | 231                         | 2.70  | 22                             | 47,140  |          |       |
| Wyckoff township                            | Bergen     | 6.00   | 10.8 | 531       | 399                       | 4.2%     | 519                          | 2.3%  | 512               | 0.7%  | 430                   | 0.1   | 477                 | 2.9%  | 519                     | 131,714 | 496               | 3.7%  | 476                  | 96.7% | 493                         | 1.77  | 479                            | 266,784 |          |       |