EMPOWERING PUBLIC PROPERTY
Simulating New Housing, Economic Development and Greenspace Policy with Newark’s City-Owned Property Inventory

BREAK-OUT REPORT:
Data Analysis of Newark’s City-Owned Property Inventory

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EXECUTIVE SUMMARY

Part 1 – Data Analysis of Newark’s City-Owned Property Inventory

CLiME partnered with the Department of Economic and Housing Development (EHD) at the City of Newark over the course of six months to produce an accurate and up-to-date dataset of city-owned property. At the time, multiple data management protocols made an accurate accounting difficult. CLiME and EHD’s partnership produced tools and techniques that allow for the efficient and creative use of city-owned land as a resource for equitable development. The inventory database will

- facilitate transparency about city-owned land available for redevelopment;
- allow the City to implement and evaluate its policy agendas premised on the use of city-owned land; and
- open new opportunities for applied policy research.

Categories and Available City-Owned Property

Among all property held by the City of Newark, 1,263 property records or about three-fourths of all city-owned property do not have a municipal use (see Table 1). Only a portion of city-owned property without a municipal use is available because some of these parcels are in the disposition process or have an interim use managed by the city such as the Adopt-A-Lot program. There are 895 property records without a municipal use that are available for redevelopment. For the purposes of this report, only available city-owned property without a municipal use is considered for some productive use.

Various types of property make up the broader category of city-owned land without a municipal use. The most prevalent form of available property are vacant lots, representing 497 property records or nearly 60 percent of the available inventory without a municipal use. Following vacant lots, undersized lots and residential property are among the most prevalent forms of property, amounting to 20 percent and 7 percent of the inventory, respectively. Commercial and industrial properties comprise 4 percent and 2 percent of the inventory, respectively.

Transfers of vacant city-owned property to private entity typically follow one of three disposition pipelines: redevelopment agreements by way of Property Management Division review and City Council Approval; a response to a Requests for Qualification (RFQ); or a public auction. RFQs are announced for specific city initiatives and establish criteria by which the relevant department can review proposals. Public auctions convey land to the highest qualified bidder, regardless of the intended use. The City has not held a public auction since 2020.

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1 The accounting of the inventory reflects data collected March 2023.

2 “Available inventory” excludes property in the disposition process (i.e., received a Preliminary Designation Letter from the City or received City Council approval for transfer) and property with an interim use managed by the City (i.e., city initiative, adopt-a-lot program or under a year-long Use & Occupancy Agreement).
**Table 1**

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INTRODUCTION

The strategic redevelopment of city-owned land in Newark holds immense promise for advancing policies of housing affordability in hand with placemaking, climate resiliency, and equitable development. Land that has come into the possession of the City of Newark due to tax delinquency, foreclosure, or landlord abandonment reflects a living legacy of structural inequality. This report reimagines public use by chronicling the opportunities for equitable growth and household mobility that might arise from a clearer view of Newark's current inventory.

City-owned property is a public asset that can be strategically leveraged as a policy tool to address Newark’s immense unmet needs for affordable housing, equitable economic development, and climate resiliency. Newark faces an acute shortage of affordable housing. While multiple approaches are needed to fill the gap, the acquisition of city-owned land at a nominal fee is a critical resource for affordable housing development in Newark. Any plan that seeks to address the housing crisis must leverage a deep layer of subsidies to produce units that are affordable at the local level. However, supporting the development of healthy, livable neighborhoods requires more than brick-and-mortar affordable housing production. In hand with affordable housing development, Newark needs quality jobs and business ownership opportunities to advance the financial security of residents. Investing in infrastructure that increases climate resiliency is equally crucial to the future health and prosperity of a city that is vulnerable to multiple climate risks including the urban heat island effect and wastewater and sewage overflow flooding.

Effectively, these policy goals rely on technical capacity-building at City Hall. It is not possible to envision and oversee the redevelopment potential of Newark without information systems that can record the quantity, location, and basic structural characteristics of property in the City's inventory. Quality data about the inventory is an indispensable tool in the effective management of this finite public resource. Indeed, bureaucratic practices of quantification to conceive of and manage land inventory are as old as modern cities (Scott, 1998). Yet, municipalities operate on an uneven playing field as it relates to having basic data infrastructure to reliably collect information about their assets and services. Building the City of Newark’s technical capacity to manage property data is a prerequisite to the implementation of numerous active policy initiatives premised on the use of city-owned land, from the creation of the Newark Land Bank to the Investing in Newark Communities initiative that establishes deed restrictions for up to half of city-owned property (City of Newark, 2020; City of Newark, 2023). CLiME has devoted time and resources to produce foundational data management tools and techniques in partnership with the City of Newark that allow for the efficient and creative use of city-owned land as a resource for equitable development.
CLiME began the project in October 2022 with the goals of creating an up-to-date inventory of city-owned land and developing recommendations to institute data management practices for improved efficiency. At completion, the project has yielded:

- A validated list of city-owned property with fields that indicate the disposition status;
- A restructured database to improve efficiency and prevent future data errors;
- A data dashboard and map to convey the state of the inventory to internal city users and the public.

While this research emerged out of CLiME’s technical capacity-building initiative with the City of Newark, the project sparked a broader inquiry into how the City of Newark may steward and transfer public land to advance its goals of affordable housing production, equitable economic development, and climate resiliency. In the first section we describe CLiME’s collaboration with the City of Newark and highlight the value of investing in municipal information systems as a cornerstone of policy implementation and evaluation. We continue in the second section by running a series of policy simulations with land inventory data. These simulations estimate the potential of affordable housing production, environmental remediation, and job creation on city-owned property based on development rights defined in the City’s proposed 2023 zoning ordinance. Here we also suggest new neighborhood governance and ownership structures that embed democratic processes in local land use and redevelopment planning, such as Community Planning Boards, Community Land Trusts, and a Redevelopment Authority. In the final section we conclude by outlining policy recommendations to leverage city-owned property as a tool for equitable development.
PART 1 – HOW WE GOT HERE: REORGANIZING
NEWARK’S DATABASE OF CITY-OWNED PROPERTY

CLiME partnered with the Department of Economic and Housing Development (EHD) at the City of Newark over the course of six months to produce an accurate and up-to-date dataset of city-owned property. At the time, multiple data management protocols made an accurate accounting difficult. Various departments in City Hall held critical information about the current property record identifier, ownership status, and disposition status, but information was either not digitized, structured in a standardized format, or stored on a common platform. Over seven months, CLiME’s Senior Research Fellow served as an embedded consultant at City Hall to work closely with the City’s Property Management Division and IT Department. Data processing steps resolved issues with missing and erroneous data required to identify parcels and validated the ownership status of property. Other datasets maintained by the City were restructured into a machine-readable format and appended to the inventory dataset to add basic information about the status of the property in the disposition pipeline. In partnership with city staff, we charted a plan to restructure the City’s database management system for property inventory data.

1.1 New Tools, New Possibilities

Everything relies on information. CLiME and EHD’s partnership has produced data tools and techniques that allow for the efficient and creative uses of city-owned land as a resource for equitable development. First, the inventory database will facilitate transparency about city-owned land available for redevelopment. Sharing poor quality information is akin to not publishing a list at all. Data management systems that enable the City to share reliable and easily interpretable information is essential to ensuring that public assets generate the greatest long-term public benefit.

Additionally, quality land inventory data can allow the City to implement and evaluate its policy agendas that are premised on the use of city-owned property. A dataset enables public administrators to understand the inventory in aggregate form rather than through the lens of individual parcels on a case-by-case basis. Running targeted queries allows for the identification of property available for specific redevelopment plans and projects based on filters for disposition status, property features, and zoning. For example, the dataset provides the ability to establish a pipeline of properties that are suited for transfer to the Newark Land Bank, a Community Land Trust, or certified non-profit housing developers.

More fundamentally, the updated inventory dataset allows for the more efficient stewardship of public land. For example, without a list, it is unclear whether the Public Works Department should be expending public resources to maintain a vacant lot or abandoned property that may be owned by the City, the Newark Land Bank, or even a private owner.
Operational efficiencies can be further optimized by creating an integrated information system for property data across City Hall. With a reliable dataset of land inventory in hand, the City is better positioned to join or integrate property datasets that sit in different administrative divisions, from zoning and site plan review to property tax assessments.

The inventory dataset also opens new opportunities for applied policy research. Equipped with quality data in a machine-readable format, data users in government, academia, and civic organizations can join the land inventory dataset with external datasets to explore urban planning and policy questions. For example, linking the inventory dataset to the New Jersey Department of Environmental Protection’s Brownfield Inventory can help identify sites that may require environmental remediation (NJDEP Bureau of GIS, 2023). Additionally, pairing land inventory data with satellite imagery from remote sensing technology can overlay land surface temperature to consider how the redevelopment of city-owned land can alleviate urban heat islands (Filión et al, 2021). Researchers can also use satellite data in tandem with administrative datasets to derive additional information about building features that is not available or reliable in administrative records. For example, researchers can use satellite imagery to estimate building footprint area and building height or number of stories to better understand redevelopment scenarios on city-owned land (Microsoft Maps, 2018; Xu et al, 2018).

These cases provide just a few examples of policy questions that data users can explore when equipped with reliable data about city-owned property. In part two of this report, CLiME runs several policy simulations with the land inventory dataset to consider how the potential activation of city-owned land can contribute to the production of affordable housing, healthy public spaces, and local entrepreneurship and job creation in Newark. Preceding those larger inquiries, we provide in the next section an illustration of the City of Newark’s land inventory to build a foundational understanding of the state of city-owned property. Note that all calculations are based on an assessment of inventory as of June 2023; exact numbers may have changed.

1.2 What’s in the City of Newark’s Property Inventory?

Property Classified by Principal Use

We describe the City of Newark’s inventory of property in terms of four usage categories. The first category is city-owned land with an active municipal use. This includes municipal buildings as well as lots without a structure, such as parks, medians, and land used for infrastructure. The second category of city-owned property is land with a long-term lease to the Port Authority of New York & New Jersey. The third category covers the remaining property records in the inventory are city-owned property without a municipal use. This is the most critical use category from the standpoint of potential untapped public uses. The City has acquired many of these parcels from a private owner through tax delinquency, foreclosure, or a deed. A subset, but not all, property in this third
category include available parcels for the kind of equitable redevelopment we believe possible, as we show later.

The fourth category of public land reviewed here are those managed by the Newark Land Bank, a quasi-public entity established by the City of Newark and Invest Newark in 2021 charged with managing and overseeing the disposition of unutilized city-owned land. The City established an external property management entity in the form of the Land Bank to create a more efficient vehicle for advancing long-standing housing development goals. The Land Bank can facilitate the transfer of city-owned lots with greater efficiency. Invest Newark has more organizational capacity for property management. Additionally, transfers of property from the Land Bank are not subject to City Council approval, enabling the Land Bank to follow a more straightforward disposition process. In 2020, the City of Newark transferred 85 parcels to the Land Bank. 47 of these lots have been sold and 38 lots remain in the Land Bank’s inventory. City Council approved another 85 lots for transfer in 2022, which are pending transfer at the time of writing.

\textbf{Figure 1}
Among property held by the City of Newark, nearly three in four property records fall into the category of city-owned property without a municipal use (see Table 5). Out of all city-owned property without an established municipal use, one-third of property is not available because it is in the disposition pipeline, it has an interim use, or is designated for a city initiative. When only considering property available for disposition, there are 895 property records without a municipal use representing about 70 percent of city-owned land. Another 296 property records or about 23 percent of the inventory has an active municipal use. There are an additional 51 parcels representing about 4 percent of the inventory that are under a long-term lease with the Port Authority of New York/New Jersey.

Table 2

<table>
<thead>
<tr>
<th>Inventory Status Category</th>
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Table 5 shows a breakdown of inventory categories, with the majority of parcels potentially available for a new use. The geographic distribution of all parcels favors Newark’s poorest wards, but the details show important differences in uses. City-owned property with an active municipal use is relatively scattered throughout Newark’s five wards with several pockets of municipal buildings located in the Central Ward. Property without a municipal use is concentrated in the West and South Wards. The West Ward has the highest concentration of available city-owned property without a municipal use over all (96 parcels per square mile in the West Ward versus 34 parcels per square mile city-wide). The South and Central Wards have the second and third highest concentrations of city-owned land without a municipal use (61 parcels per square miles and 52 parcels per square mile, respectively). The North and Eastern Wards have the lowest concentration of city-owned property without a municipal use (25 parcels per square mile and 4 parcels per square mile, respectively).

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<sup>3</sup> “Available inventory” excludes property in the disposition process (i.e., received a Preliminary Designation Letter from the City or received City Council approval for transfer) and property with an interim use managed by the City (i.e., city initiative, adopt-a-lot program or under a year-long Use & Occupancy Agreement).
While property without a municipal use amounts to nearly 70 percent of the available inventory in terms of the number of records, this use category represents about 10 percent of the total inventory in terms of land area. Available city-owned property without a municipal use covers 115.3 acres of land. There are about 864 acres of land leased to the Port Authority, comprising nearly three-fourths of the size of inventory land area. Municipal buildings and public lots total about 153 acres or roughly 13 percent of total inventory land area.

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4 There are 28 property records that do not have a record in the parcel spatial file and therefore is missing data on lot area. Most of these property records are condo units and parking lots that are sub-elements of a lot. All descriptions of land area exclude these 28 records with missing land area data.
1.3 Property Inventory by Type of Structure

Various types of property make up the broader category of city-owned land without a municipal use. The most prevalent form of available property are vacant lots, representing 497 property records or nearly 60 percent of the available inventory without a municipal use. Following vacant lots, undersized lots and residential property are among the most prevalent forms of property, amounting to 20 percent and 7 percent of the inventory, respectively. Commercial and industrial properties comprise 4 percent and 2 percent of the inventory, respectively. The remaining types of property amount to less than 2 percent of the inventory without a municipal use. Nevertheless, the
A substantial number of these lots may be used in the service of key policymaking goals, as we demonstrate in the simulations that follow.

*Figure 3*

When breaking down the inventory by property structure, it is clear that property is not randomly distributed throughout the city. Vacant lots, residential property, and mixed-use buildings are highly concentrated in the West and South Wards (see *Figure 5*). Parking lots and alleyways are concentrated throughout the West and Central Wards with a few small pockets in the North Ward. Industrial properties have a divergent spatial pattern and are primarily located in the North Ward along the Passaic River.

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5 Not showing property types with less than 15 total property records. See Table 12 in Appendix C for full table.
1.4 How is City-Owned Property Designated for Redevelopment?

Transfers of vacant city-owned property to private entity typically follow one of three disposition pipelines: redevelopment agreements by way of Property Management Division review and City Council Approval; a response to a Requests for Qualification (RFQ); or a public auction. RFQs are announced for specific city initiatives and establish a criteria by which the relevant department can review proposals. Public auctions convey land to the highest qualified bidder, regardless of the intended use. The City has not held a public auction since 2020.

Redevelopment agreements between the City and private purchaser are the primary way that the City conveys land. Interested individuals and entities can identify a vacant city-owned lot and submit a letter of interest (LOI) to the Property Management Division for review. Prior to the recent publication of a list of available properties, interested parties had to identify available city-owned lots by their own means. The Property Management Division evaluates LOIs according to a set rubric (see Appendix B for full rubric). Criteria include the proposal’s alignment with applicable Redevelopment Plans, the purchaser’s connection to the community (e.g., resident, business owner, property owner), community benefits (affordable housing and economic benefits), and the purchaser’s development experience. The development of affordable housing is part of the Division’s evaluation criteria, but it is not a requirement for conveying property. The Division responds to LOIs after a 45-day period and will issue a Preliminary Designation Letter (PDL) if a proposal is accepted. After receiving a PDL, the prospective purchaser has a 60-day window to submit additional documentation to EHD and the Ward Council Member. After this period, the redevelopment proposal is put on the Municipal Council agenda and must receive approval from the majority of Council Members. To close on the sale, the purchaser must submit final due diligence materials and payment before a municipal lease is drawn up.

In this section we have provided a comprehensive overview of the City of Newark’s property inventory, describing the inventory by principle use and by type of structure. A comprehensive accounting of the City’s property inventory is a crucial first step to imagining new, productive uses for underutilized public land. In the sections that follow, we introduce a series of simulations that explore what the redevelopment of underutilized city-owned property might look like and how it can advance key city priorities of housing affordability, equitable economic development, and climate resiliency.
CONCLUSION & POLICY RECOMMENDATIONS

This report reflects a partnership between a university research center and a city government as well as an experiment in public scholarship. Most U.S. cities own some property that does not have a municipal use. Most face challenges providing enough affordable housing, stimulating wealth and job creation through business development and dealing with the unpredictable and unprecedented effects of climate change. Newark is different only in the relatively large amount of land it owns and the urgency of need among its lower-income residents. The City required a clearer picture of its inventory. This report began as a project to increase the City’s property data organization and interpretation capacity. We then showed through three simulations how the property in the City’s inventory could be a critical tool in advancing policies to build affordable housing, economic development and green infrastructure. The goal was not to offer all the answers but to present research that promotes better questions and deeper discourse. We conclude with the following policy recommendations.

1. **Build institutional capacity for data literacy within and across local government, civic organizations, and educational institutions to support civic engagement with city policy.**
   - Resource data infrastructure at City Hall by investing in training for staff, hiring additional staff where there are gaps in key roles, and investing in hardware and software that enables effective and secure data integration across departments.
   - City government should commit to a high standard of transparency and accessibility for users inside and outside of government. Select datasets, such as the dataset of city-owned property, should be published on a regular basis with an accompanying data user guide that helps the public understand what the fields and values represent.
   - Establish programming to create and sustain cross-sectoral partnerships between civic organizations, educational institutions, and city government to promote a civic culture of data literacy. Examples of programming include class projects and studios with schools and universities; partnerships between civic organizations and city government; public events and conferences such as “Open Data Week”; and interdisciplinary data literacy trainings for staff in city government and civic organizations.

**Rationale:**

This project originated as a collaboration between CLiME and the City of Newark’s Department of Economic and Housing Development to build the City’s capacity for data management and analysis. Our initiative represents one step in a much larger transformation
that is needed to reorient how the City of Newark, local civic organizations, and the public engage with city-generated data and urban policy.

**Newark needs a cross-sector data literacy initiative to improve how the City and the public engage with data to develop, implement, and evaluate urban planning and policy.** If data was left to data analysts and technologists alone, Newark would risk minimizing its democratic potential. Public administrators in local government, civic institutions, and residents all have important roles to play as users of city-generated data.

City government needs adequate resources in the form of staff and information technology infrastructure. There is also a need to establish institutional norms for data production, management, and analysis grounded in collaborative workflows between public administrators, data scientists, and information technology professionals to ensure that data is accurate, reliable, and accessible for users inside and outside of local government.

Educational institutions and civic organizations that engage youth and adults should train and empower all residents to become responsible data users who can interpret, process, and question public data. Educators and civic leaders can guide participants in understanding why reading and working with data is relevant to their daily lives and the challenges facing their community.

Members of the public can exercise data literacy through advocacy, civic engagement, and when interfacing with government services. Using data to build or question a narrative during a public forum is an example of how data is embedded in everyday practices of civic engagement.

2. **Maximize the use of city-owned land as a public resource for affordable housing.**
   - 100 percent of city-owned land suitable for residential uses should be dedicated to affordable housing at Newark income levels.
   - Institute 99-year affordability restrictions on affordable housing constructed on city-owned land, most likely in the form of deed restrictions. Establish mechanisms within city government or a municipal redevelopment authority to oversee compliance with affordability restrictions.
   - Align affordable housing development with community needs by creating housing with varying forms of tenure (limited equity cooperative, owner-occupied, rental) and of larger sizes to accommodate families of all kinds.

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6 Data literacy is a multifold and involves several capabilities – in some contexts, select skills may be more applicable than others. Data literacy involves “reading data” (understanding how data represents the world); “working with data” (acquiring and processing data); “analyzing data” (describing, aggregating, and manipulating); and “arguing with data” (using data to construct a narrative) (D’Ignazio and Bhargava, 2016).
Rationale:

City-owned land is a public resource, and its use should be maximized to generate the greatest public value. Requiring all housing constructed on city-owned land be made affordable to moderate- and low-income Newark residents would expand the city’s affordable housing stock. Further, expanding the duration of affordability requirements would significantly increase the total number of Newark households served over time. Finally, it is crucial that the characteristics and design of housing (e.g., form of tenure, size, rate of rent) aligns with the needs and income levels of Newark residents.

3. Leverage city-owned land as a channel for equitable economic development.
   - On city-owned lots suitable for mixed-use development, create first floor commercial space with below-market rents to support tenant businesses that provide healthcare and other essential consumer amenities. The municipal redevelopment authority or other entity managing commercial space should strategically curate a mix of businesses that aligns with neighborhood needs. Locally owned businesses that employ Newark residents in quality jobs should be prioritized as tenants.
   - Redevelop industrially zoned lots into light industrial space for advanced manufacturing, design, and technology businesses. The managing entity should have in-house expertise to curate a space that attracts and retains multisectoral clusters of high-tech production and design businesses.
   - Establish a rubric to set below-market rental rates that proportions subsidies in relation to demonstrable community benefits and prioritizes businesses owned by Newark residents.
   - Invest Newark and small business technical assistance intermediaries should coordinate with the managing entity to connect emerging local entrepreneurs with real estate opportunities that help them seed and expand their business.
   - Connect commercial and industrial redevelopment opportunities to equitable workforce development goals. The managing entity of light industrial space should partner with workforce development intermediaries to prepare the Newark workforce for quality jobs in the advanced manufacturing, design, and technology sectors. Workforce intermediaries could have an on-site office, work with tenant businesses to hire Newark residents, and partner with tenants to establish apprenticeships and other training programs that prepare Newark residents for career opportunities.

Rationale:

CLiME’s simulation of redevelopment on commercial and industrial-zoned land demonstrated that there are opportunities to redevelop up to 21 acres of commercial and
industrial land. Transferring ownership of the land to a redevelopment authority or other entity with capacity to strategically curate commercial space can potentially create economic benefits for Newark in the form of local jobs and business ownership opportunities. Generating economic benefits for Newark residents would require close and effective coordination with small business development and workforce intermediaries to connect Newark businesses to suitable space and prepare workers for quality job opportunities.

4. **Creatively use non-buildable lots for green infrastructure to support climate resiliency and community development.**
   - Use lots that are not suitable for residential or commercial development as potential sites for green infrastructure. The city should commission feasibility studies to refine the list of potential sites that can effectively absorb runoff. Additionally, the city needs to commission an impact analysis to quantify how potential sites could reduce flooding volume, reduce combined sewage overflow volume, and generate other public health benefits such as improved air quality and lowered surface temperature.
   - Use green infrastructure planning as a vehicle for neighborhood placemaking and community development. Residents should have a voice in determining what form green infrastructure should take in their neighborhood to align green infrastructure with community needs. For example, neighborhoods with young families may wish to see playgrounds with pervious sidewalks; a neighborhood with limited access to grocery stores may desire urban agriculture on their block; others may wish to see sites used as space for public art to express and build connection to place.

5. **Establish governance systems to create community leadership roles in the disposition and management of city-owned land.**
   - Establish Community Planning Boards to create a leadership role for Newark residents in redevelopment decisions affecting city-owned land in their neighborhoods.
   - Transfer ownership of clusters of residential, mixed use, and green space property to a Community Land Trust to preserve long-term affordability and establish a governance system with board leadership roles for tenants, neighborhood residents, and civic leaders.
   - Create a strategic plan to convey property from the City to the Newark Land Bank.
   - Establish a municipal redevelopment authority -- within or independent of Invest Newark – to efficiently and equitably manage the redevelopment of multifamily residential, mixed-use, and industrial property at scale.
Rationale:

CLiME’s simulations have demonstrated that there is potential city-owned land at a substantial scale that encompasses up to 27.1 acres of land for affordable housing, 21.3 acres of land for commercial and industrial development, and 17 acres of land for green infrastructure. Redevelopment at this scale begs the question of who makes decisions about the use of public resources. How can available public assets be optimally aligned with a range of pressing community needs? It is crucial to create leadership roles for Newark residents in redevelopment planning on city-owned land to ensure that residents have a voice over changes in their neighborhoods. Governance entities such as Community Planning Boards and Community Land Trusts that create leadership roles for neighborhood residents and for tenants are compelling models that elevate neighborhood decision-making.

Further, CLiME’s simulations raise the question as to what entities are best equipped to carry out redevelopment and management of city-owned property. Governance of public assets should be effective and efficient. Newark could establish a centralized body in the form of a municipal redevelopment authority -- that is either housed in or separate from Invest Newark -- to streamline redevelopment processes and align property management with public goals.

6. Organize capital to enable the redevelopment of city-owned land at scale.
   - Establish a bridge fund dedicated to supporting the redevelopment on city-owned land in Newark. The fund can be sourced by a mix of public and private grants alongside patient investment capital. The bridge fund should be administered by a local CDFI or other financial entity with capacity fundraising, underwriting, and oversight.

Rationale:

There are numerous established public and private sources of senior debt to finance pre-development and development costs. Senior lenders – namely, banks, regional and national CDFIs, and select state agencies with loan products – have capacity to issue loans in large volumes, but will typically issue loans that cover 65 percent of the cost of the project. Creating a bridge fund dedicated to redevelopment projects on city-owned land in Newark would help the City leverage these senior debt capital sources and close the financing gap.