

2025 NJHMFA Targeted Urban Municipalities (TUMs): Methodology

2024 QAP Definition

“Targeted Urban Municipalities” or “TUMs” means those urban municipalities designated by the following factors: MRI, population, and housing density, relying on the most recent data from the U.S. Census Bureau. NJHMFA shall publish annually a list of the New Jersey municipalities that are designated as TUMs. N.J.A.C. 5:80-33.2.

***** NOTE: The 2025 TUMs list is identical to the 2024 TUMs list. *****

Steps

1. List all municipalities in New Jersey meeting the following criteria:
 - a. Percentage of municipal land within an [urban area](#) $\geq 40\%$; AND
 - b. Either one of:
 - i. Population $\geq 5,000$ and MRI Distress Score ≥ 50 ; OR
 - ii. Population $\geq 10,000$ and MRI Distress Score ≥ 30 .
2. Sort the list of municipalities by MRI Distress Score, descending.
3. Identify the top 57 municipalities on the ranked list (i.e., the top 10% in NJ). Those are the TUMs.

Data Sources

Population —	U.S. Census Bureau, Population and Housing Unit Estimates, Vintage 2023
Urban Land Area —	U.S. Census Bureau, Relationship Files, National 2020 Urban Area To 2020 County Subdivisions Relationship File
MRI Distress Score —	NJ Department of Community Affairs, Municipal Revitalization Index, 2023 MRI Table and Ranking

2025 NJHMFA Targeted Urban Municipalities (TUMs): Ranking

Municipality	County	MRI	MRI Rank	Population	Urban Land %	TUMs Rank
Camden city	Camden	100.00	1	71,100	100.0%	1
Salem city	Salem	95.53	2	5,325	84.8%	2
Atlantic City city	Atlantic	80.88	5	38,464	40.4%	3
Bridgeton city	Cumberland	76.74	7	26,763	83.9%	4
Trenton city	Mercer	72.66	8	89,620	100.0%	5
Paterson city	Passaic	72.25	9	156,452	100.0%	6
Wildwood city	Cape May	69.57	11	5,123	79.5%	7
Pleasantville city	Atlantic	69.48	12	20,613	80.2%	8
Passaic city	Passaic	68.38	13	68,903	100.0%	9
Newark city	Essex	63.98	16	304,960	100.0%	10
New Brunswick city	Middlesex	62.12	17	55,846	100.0%	11
Perth Amboy city	Middlesex	59.57	18	55,249	100.0%	12
City of Orange township	Essex	57.16	19	33,787	100.0%	13
Union City city	Hudson	56.80	20	64,462	100.0%	14
East Orange city	Essex	55.53	21	69,556	100.0%	15
Paulsboro borough	Gloucester	54.70	23	6,267	88.5%	16
Lindenwold borough	Camden	54.22	26	21,685	100.0%	17
Irvington township	Essex	53.78	27	59,925	100.0%	18
Keansburg borough	Monmouth	53.59	28	9,648	100.0%	19
Prospect Park borough	Passaic	53.42	29	6,219	100.0%	20
Elizabeth city	Union	53.11	31	135,829	100.0%	21
Plainfield city	Union	52.36	32	54,670	100.0%	22
West New York town	Hudson	52.28	33	50,754	100.0%	23
Mount Holly township	Burlington	52.16	34	10,151	89.8%	24
Phillipsburg town	Warren	51.42	36	15,328	99.6%	25
Asbury Park city	Monmouth	51.37	37	15,391	100.0%	26
Clementon borough	Camden	51.10	38	5,465	100.0%	27
Gloucester City city	Camden	50.45	42	11,507	100.0%	28
Vineland city	Cumberland	50.27	43	60,797	56.2%	29
Pennsauken township	Camden	47.15	47	37,288	100.0%	30
Pine Hill borough	Camden	46.82	48	10,783	100.0%	31
Woodbury city	Gloucester	46.73	50	10,063	100.0%	32
Fairview borough	Bergen	46.03	53	14,927	100.0%	33
Garfield city	Bergen	45.45	55	32,456	100.0%	34
Freehold borough	Monmouth	45.16	57	12,430	100.0%	35
North Bergen township	Hudson	44.85	60	59,394	100.0%	36
Dover town	Morris	44.67	63	18,435	100.0%	37
Burlington city	Burlington	44.55	64	10,024	100.0%	38
Somers Point city	Atlantic	44.30	67	10,465	92.0%	39
Bayonne city	Hudson	43.69	70	70,300	100.0%	40
Guttenberg town	Hudson	43.35	74	11,365	100.0%	41
Long Branch city	Monmouth	43.17	75	32,745	100.0%	42
Jersey City city	Hudson	43.16	76	291,657	100.0%	43
Lodi borough	Bergen	43.15	77	25,832	100.0%	44
Carteret borough	Middlesex	42.69	84	25,281	100.0%	45
Hillside township	Union	42.29	86	21,991	100.0%	46
Kearny town	Hudson	42.21	87	39,370	100.0%	47
South River borough	Middlesex	41.27	94	15,931	100.0%	48
Glassboro borough	Gloucester	41.07	98	23,987	62.4%	49
Bellmawr borough	Camden	40.91	99	11,724	100.0%	50
Lakewood township	Ocean	40.83	101	139,866	98.7%	51
Roselle borough	Union	40.72	103	22,342	100.0%	52
Hackensack city	Bergen	40.46	105	45,736	100.0%	53
Lower township	Cape May	40.38	108	21,886	51.0%	54
Belleville township	Essex	39.75	111	37,453	100.0%	55
Linden city	Union	39.71	112	43,950	100.0%	56
Willingboro township	Burlington	39.64	113	32,122	100.0%	57