Mill Hill Historic District: An Analysis of Gentrification and Its Impact on Historic Districts

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Presented to the Faculties of the University of Pennsylvania in Partial Fulfillment of the Requirements the Degree of Master of Science in Historic Preservation 2005.
Advisor: David Hollenberg

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Mill Hill Historic District:
An Analysis of Gentrification and Its Impact on Historic Districts

Sophia LaShawn Jones

A THESIS

in

Historic Preservation

Presented to the Faculties of the University of Pennsylvania in
Partial Fulfillment of the Requirements for the Degree of

MASTER OF SCIENCE IN HISTORIC PRESERVATION

2005

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This Thesis is dedicated to my Mother and Father, Ms. Nicola Johnson, Mrs. Victoria Dandridge and Mr. Jeffrey Dandridge, who continued to support and pray for me throughout my graduate studies.
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CHAPTER ONE: INTRODUCTION

Historic preservation efforts are often employed to aid in the revitalization of declining neighborhoods, for both historic and non-historic reasons. The concepts of rehabilitation and restoration are substituted for, or sometimes included in, broader urban renewal plans which generally seek to raze older buildings and replace them with new and usually lower quality buildings. Neighborhoods that have been revived through preservation efforts are often associated with accusations of gentrification. Is it possible for a community to be revived through preservation efforts without the unintended consequence of gentrification? Is it the means of historic preservation or historic preservation itself that causes gentrification?

This thesis will examine how the preservation and revitalization of a historic district has affected a particular community over time, and whether those preservation efforts indeed have led to what on the surface might appear to be the gentrification of this place. This thesis will demonstrate that a preliminary view of a neighborhood that has undergone preservation efforts will not narrate the entire story of change within the community. A neighborhood that is perceived to be gentrified on the surface could be just the opposite. Closer examination could reveal more issues that need to be addressed.
The subject site for this case study is the Mill Hill Historic District, located in Trenton, New Jersey (Map 1). Mill Hill poses some interesting characteristics as a once declining neighborhood. It is a moderate sized urban neighborhood that has suffered neglect and recovery over several decades. Mill Hill is unusual in that the initial preservation initiative for this neighborhood predates the National Historic Preservation Act of 1966. The initial effort was an effort to resuscitate a stagnant community, not a response directly to the historical value of the place.

There are several components that make Mill Hill a prime study site. This historic district is an urban neighborhood, thereby affected by the ebb and flow of the City of Trenton. A significant number of properties were vacant and/or demolished for various reasons before and during the revitalization period explored in this thesis. The area was initially heavily renter-occupied, but is presently primarily owner-occupied. While other revitalization efforts may take only a few years for the neighborhood to completely change, Mill Hill has been in the process for nearly fifty years.

The Mill Hill Historic District is listed on both the New Jersey State and National Registers of Historic Places (Map 2). It is located to the west of the Trenton Train Station. Mill Hill is a district that is six and a half square blocks. There are twenty four commercial properties on Broad Street, four on Market
Street, and approximately two hundred twenty residential units on Jackson, Market, Mercer, Clay, South Montgomery Streets, and Greenwood Avenue. The dwellings on these streets are mixed between brick row houses, twins, and detached frame structures. The rows are two-bay, two, two and a half, and three stories (Images 1-5). There are also three-bay three story and two-bay two story twins (Image 6), and two story detached frame structures (Image 7-8). The style of architecture consists of simplified late Greek Revival, Italianate, and Second Empire.¹

Infill architecture is located in several areas throughout the district. The Colony, a series of nineteen condominium units, is situated on the corner of Mercer and Market Streets (Image 9). Five adjoined single family dwellings are located at the corner of Livingston and Jackson Streets (Image 10). A small series of condominiums are also being constructed at the corner of South Montgomery and Livingston Streets.

The land on which Mill Hill is situated was first purchased in 1678 by Mahlon Stacy, one of the first settlers of Trenton. He was the holder of two proprietary shares within the province of West Jersey and claimed a large piece of property that straddled the Assunpink Creek. It is here that he built his home and plantation, “Ballifield”, which was located somewhere within the vicinity of

Market Street.² Stacy erected a small one or one-and-a-half story wooden gristmill on the southeast corner of the present Broad Street crossing of the creek.³ Stacy’s gristmill was a successful agricultural processing operation that served incoming settlers. He then expanded his enterprise by shipping grain and meal to communities downstream.⁴

In 1714, Mahlon Stacy died, leaving his estate to his son Mahlon Stacy, Jr. Upon acquiring this land, Mahlon Stacy, Jr. sold eight hundred acres to William Trent, a prominent merchant from Philadelphia, known as the “father” of modern Trenton. Trent saw an opportunity for economic growth and purchased the property that straddled the Assunpink Creek. He laid out the streets for his new settlement, “Trent’s Town”, north of the creek. Trent built his own house, presently known as the William Trent House, in the same area that Mahlon Stacy’s house was erected. During the 1720’s, William Trent replaced and enlarged Stacy’s gristmill with a substantial three-story stone structure. Later two additional mills, a sawmill and fulling mill, were constructed onsite.⁵ Mill Hill was not a part of Trenton at this time.

⁵ Ibid., 2-4.
Mill Hill’s claim in history lies approximately one hundred years after its founding. The Assunpink Creek is noted as the site where the Second Battle of Trenton was fought on January 2, 1777. At this time, Mill Hill was still relatively undeveloped and was an ideal location for General George Washington to fight off the British. This battle was one of several during the ten-day Trenton-Princeton Campaign. On December 26, 1776 General Washington had successfully defeated the Hessian troops, barring them from crossing the bridge over the Assunpink Creek. At this time, Washington withdrew to Pennsylvania until a few days later when the British troops from New York descended into Trenton under the command of Lieutenant General Charles Cornwallis. The British troops “took position on the north bank of the Assunpink downstream from the bridge.” As the British approached from the north, Washington positioned his troops on the high ground of the south bank of the creek. Washington’s objective was to prevent British troops from crossing the only bridge across the Assunpink or fording the creek at other points. On January 2, the American troops held back the British. In the evening the British retreated to the north bank. At that time, Washington ordered campfires to be built up and maintained by a rear guard. While the rear guard kept the fires burning, Washington and his army marched on to Princeton where they defeated the

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6 Ibid., 2-9, 2-11.
British rear guard the next morning. This strategy allowed General Washington to control British movement across central New Jersey.\(^7\) The site at which the battle was fought is commemorated by the Mill Hill Historic Park, located between Front and Livingston Streets, and Broad and Montgomery Streets.

Mill Hill began to be developed immediately before and after the Revolutionary War. Slowly the landowners of the property surrounding the Trent House began to subdivide and sell off portions of the land for residential, commercial, and industrial uses. But Mill Hill remained largely undeveloped during the eighteenth and early nineteenth centuries. South Broad and Market Streets were the main axes for development in the area. The Assunpink Creek served as a boundary for the neighborhood and was also an important corridor for water powered industrial development. As industrial facilities began to flourish, residential growth began to appear along the crossroads of Market and South Broad Streets.\(^8\)

In 1840, Mill Hill was incorporated into the Borough of South Trenton and in 1851 was annexed to the City of Trenton.\(^9\) At the time of its annexation, the residential neighborhood of Mill Hill began to experience rapid growth and several houses were erected on Mercer and Jackson Streets. As Trenton’s


downtown experienced outward growth, Mill Hill simultaneously expanded north. “Additional streets were laid out, residential subdivisions accelerated and more commercial and industrial enterprises were established, both along the major thoroughfares and the Assunpink corridor.”

Mill Hill continued to experience growth until the early twentieth century when it began to decline in the 1930’s. Space for new residences was no longer available and inner city residents began to leave the City to live in the suburbs.

Mill Hill has undergone several name changes in the past sixty years. When the area was first developed in the 1840’s and 1850’s for residential, commercial, and industrial use, it was referred to as Mill Hill. Prior to the 1950’s, the neighborhood was called Mercer-Jackson (Map 3). When the Mercer-Jackson Urban Renewal Plan was drafted, the U.S. Department of Housing and Urban Development split Mill Hill into two parts. Mill Hill I was located to the north of Market Street and Mill Hill II was located to the south (Map 4). After the completion of the 1967 Mercer-Jackson Urban Renewal Plan, the entire neighborhood was known once again as Mill Hill (Map 5).

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11 Ibid.
Map 1. Trenton West Quadrangle USGS Map.
Image 1. Montgomery Street Streetscape.

Image 2. Mercer Street Streetscape, 100 Block.
Image 3. Mercer Street Streetscape, 100 Block.

Image 5. Jackson Street Streetscape, 200 Block.

Image 7. 238 Mercer Street.
Image 8. 228 & 230 Jackson Street.

Image 10. Inhill Architecture at Livingston and Jackson Streets.
CHAPTER TWO: GENTRIFICATION

Gentrification is a word that is all too familiar to those in both the preservation and planning professions. It is a term that has been so plagued with negative connotations over the years that it has become a pejorative. But, is gentrification all bad? Does it have some merits to it? Are there any positive outcomes to gentrifying a neighborhood? The definition of gentrification is “the process of renewal and rebuilding accompanying the influx of middle-class or affluent people into deteriorating areas that often displaces earlier usually poorer residents.”14 A common notion about gentrification is that it is just about pushing lower income people out of their neighborhoods and replacing those individuals with higher income residents or replacing one ethnic group with another. The term means so many different things to so many different people. Each circumstance is unique to its location and point in time. Gentrification is more complicated than simple displacement of people.

In fact before jumping to conclusions about whether a place has truly been gentrified, whether based on the appearance of its buildings or residents, or both, one should examine all that has occurred in that place, and all that contributed to the change in that place. There are several elements that contribute to the

gentrification of neighborhoods. A key issue addressed in this thesis is an alternative narrative, that of reclamation. This thesis will study whether Mill Hill has in fact become a “victim” of gentrification, or whether it has merely undergone reclamation of a significant amount of historic properties within the neighborhood that had become vacant throughout the years.

Many communities that have apparently been gentrified have in fact suffered a significant population loss over the last two or three decades “due to white and middle class flight, disinvestment and draining of resources into sprawling suburban developments.” Communities that are the most vulnerable for such displacement to occur include those with:

1. “a high proportion of renters
2. ease of access to jobs centers (freeways, public transit, reverse commutes, new subway stations or ferry routes)
3. location in a region with increasing levels of metropolitan congestion
4. comparatively low housing values, particularly for housing stock with architectural merit”

Ms. Kalima Rose of PolicyLink (“a national research, advocacy, communications and technical assistance organization dedicated to advancing a

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16 Ibid.
new generation of policies to achieve social and economic equity from the wisdom, voice, and experience of local constituencies”

17) cites three stages for gentrification to occur:

1. “Stage One- significant public or nonprofit redevelopment or investment and/or private newcomers buying and rehabbing vacant units
2. Stage Two- knowledge of what the neighborhood has to offer spreads, including low housing cost and other amenities
3. Stage Three- rehabilitation becomes more apparent, prices escalate and displacement occurs in force”

18

During Stage One, little displacement or “resentment” has occurred. The appearance of the neighborhood changes very little. Displacement is said to begin in Stage Two as higher income individuals begin purchasing properties and rents begin to escalate. Landlords begin to “evict long-time residents in order to garner greater revenues by renting or selling to the more affluent.”

19

Conflicts arise at this stage as the newcomers usually represent a larger proportion of homeowners, versus renters. Newcomers usually include artists, young professionals, and gay and lesbian households. Amenities that service these individuals market to a somewhat higher income level and include music

17 Ibid., 21.
18 Ibid., 10.
19 Ibid.
clubs, boutiques, high-end restaurants, and coffee chains. Residents are displaced at a higher rate in Stage Three, along with the amenities that service these residents including social service institutions, places of worship, commercial enterprises, and cultural traditions.20

Gentrification, in essence, means that a neighborhood is changing. It does not matter if the change was spurred due to preservation issues, market forces, or planning purposes. Yet all neighborhoods experience some type of change over time. These places are either experiencing periods of growth and getting “better,” or loss and getting “worse,” but no neighborhood is static. The key is for these changes to occur over a period time that will allow “time for adaptation and evolution” 21

What is the connection between historic preservation and gentrification? Gentrification is often thought of as the by-product of preservation efforts. Preservation tools are often used to revitalize communities that have experienced decline over several years. The neighborhoods experiencing this decline are often lower income and minority neighborhoods. Preservation efforts are used as one of several tools to resuscitate the life and vitality of an older neighborhood. In order for a place to be revived, change must occur. The positive aspects of change can be numerous: “reinvestment; increased levels of homeownership;

20 Ibid.
improved public services; improved commercial activities; renovation of vacant and abandoned buildings; economic integration; increased property and sales taxes; and income tax revenues.”22 The negative impacts of change can include: “rising rents; rapidly rising property taxes; potential change in the human character of the neighborhood; loss of sense of “power” and “ownership” by long term residents; and potential conflicts between new residents and long-term residents.”23

Historic preservation involves more than just retention of historic architectural fabric. “It also involves the physical and aesthetic integrity of the neighborhood as a whole and the distinctive features that characterize it: the relationship between typography and the street grid; the way the buildings form a space with the street; the way corners are articulated; the location and beauty of the open spaces; the type, age, and placement of street trees; the richness of architectural detail; the pedestrian quality of streets; the definable boundaries that mark the neighborhood.”24 These features contribute to the long-term stability of a neighborhood. Enhancing these features can encourage positive changes in more tangible problems like crime, garbage pickup, deteriorating structures, etc. Historic preservation can encourage increased homeownership,

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22 Ibid., 27.
23 Ibid.
providing affordable housing, instilling pride within the neighborhood, job creation, and a sense of individuality.\textsuperscript{25}

Displacement of individuals from their homes and reclaiming abandoned properties are often in fact two different and not necessarily related issues, as is the case in Mill Hill, as this thesis demonstrates. Displacement, as used herein, is the removal of an individual or family from one dwelling and replacing them with another individual or family. In terms of reclaiming abandoned properties, is it really gentrification when no one is being displaced from their home? Growth can occur in neighborhoods where these properties are marketed toward bringing new residents that will stimulate economic development.\textsuperscript{26}

Successful neighborhood rebuilding projects should be able to do the following:

1. “Turn renters into homeowners

2. Market abandoned buildings to bring in new residents

3. Delineate clear boundaries for the neighborhood to create edges to help halt blight

4. Pay attention to the street, as it is one of the most important public spaces in a residential neighborhood; slow down traffic to enhance pedestrian life

\textsuperscript{25} Ibid., 15-16.
\textsuperscript{26} Ibid., 15.
5. Create design guidelines so that new construction will enhance not degrade the quality of life in a neighborhood.

6. Encourage the re-use of existing buildings by providing incentives.27

Several studies have been conducted to test the issue of whether gentrification truly causes displacement. For example, Lance Freeman, an assistant professor in the Urban Planning Department of the Graduate School of Architecture, Planning, and Preservation at Columbia, and Frank Braconi, the executive director of New York City’s Citizen Housing and Planning Council, conducted a study on New York City neighborhoods to try to determine if gentrification really causes mass displacement of lower income residents. Freeman and Braconi studied seven gentrifying and non-gentrifying neighborhoods. The results of their study showed that gentrification provided an incentive for lower-income people to reside in their apartments longer than those lower-income people living in non-gentrifying neighborhoods. Freeman and Braconi do not try to disprove the fact that displacement occurs, but instead look at comparing the rate at which displacement does occur between gentrifying and non-gentrifying neighborhoods. They found that rather than increasing displacement, gentrification actually slowed residential turnover among

27 Ibid.
disadvantaged households. The study observed that issues like rising rents and property taxes were not “powerful enough to increase displacement beyond the myriad of other reasons that poor people lose or leave their apartments.”\textsuperscript{28} The motivation for lower-income people not to move could stem from the concern that they would not be able to find a comparable living space in another neighborhood at the same price.\textsuperscript{29} Lower-income people as shown in this study often wish to experience the growth of the neighborhood just as much as any other resident.

Thus gentrification in some ways can prove to be positive for lower income individuals. The influx of higher-income individuals brings better retail and public services, safer streets, and more job opportunities. Freeman does note that neighborhoods can experience a demographic transformation if higher-income individuals move into vacated units.\textsuperscript{30} It is important to consider that people move for various reasons including “marriage or divorce, change of job, want a bigger unit, or want to own.”\textsuperscript{31} Residents are not always pushed out of their homes but instead choose to move for their own personal reasons. All neighborhoods experience some sort of turnover of residents and landlords harass tenants in all neighborhoods. The issue of displacement becomes

\textsuperscript{29} Ibid.
\textsuperscript{31} Ibid.
magnified in gentrifying neighborhoods. Jacob Vigdor, an assistant professor of public policy studies and economics at Duke University states that “residential turnover in typical urban communities is about half of all residents over a five year period.”

Neighborhoods faced with the possibility or even the perception of immanent gentrification can resort to four tools that can help stabilize displacement. The first tool is to preserve and expand the supply of affordable housing. A comprehensive housing affordability plan should be drafted at the beginning of the revitalization effort. The plan should include three components. The first component is to stabilize existing renters. There are several ways to achieve this goal, including creating emergency funds for rental assistance and creating rent stabilization policies such as eviction control and rent increase schedules. The second component is to develop limited housing cooperatives or other forms of resident controlled housing. This allows for the transition of renters to become homeowners. The final component of expanding affordable housing involves the combined effort of nonprofit, public sector, and private housing developed with long term affordability restrictions.

The second tool is to control land for community development.

Communities should use zoning and public land giveaways as a means to help

achieve their goals. Inclusionary zoning ordinances, mixed-use and transit oriented development and density provisions help to encourage affordable mixed-income areas. An evaluation of amenities that are provided from commercial, industrial, service, and the arts should be conducted to target those that should be retained. Public/private partnerships may prove to be beneficial in finding creative ways to achieve this goal.\(^{34}\)

The third tool to aid in stabilization is income and asset creation. It is essential that basic services are provided for the residents, such as childcare, transportation, basic retail, and healthcare. “Tying public investment to local-hire and living wage provisions or otherwise connecting land use decisions to local asset creation can significantly mitigate negative displacement pressures by bringing some of the benefits of the new investment into existing residents.”\(^{35}\)

The final tool to be utilized is having a financial strategy. A community will need financial means to implement the above mentioned tools. There are numerous funding options to be utilized including “exactions and fees on commercial developments, tax increment financing, eminent domain, bank investments under the Community Reinvestment Act, Community Credit Unions and tax abatements, credits and deferments.”\(^{36}\) Reinvestment and

\(^{34}\) Ibid.
\(^{35}\) Ibid.
\(^{36}\) Ibid.
rehabilitation will bring change to a neighborhood but such tools will help to mitigate the rate of displacement that will occur as a result of that change.
CHAPTER THREE: THE PUBLIC SECTOR

The inner city neighborhoods of Trenton suffered from the same decline as other comparable city neighborhoods across the country. “White flight” was occurring in several inner city neighborhoods in the early to mid twentieth centuries. In the early fifties, the City of Trenton experienced “white flight” from within its neighborhoods, including Mill Hill. The decline of Trenton’s manufacturing base also contributed to the decline of Mill Hill, causing city dwellers to move to the suburbs.37 Several of Trenton’s most notable manufacturing companies, including the Trenton Pottery Works and Thropp’s Machine Works, were situated within the Mill Hill area. These plants and several others like them were then demolished to make way for the Trenton Freeway, which opened in 1952.38

The City of Trenton examined the neighborhoods within its boundaries in the mid 1950’s and searched for a way to address those that were blighted. In 1956, what was known as the Mercer- Jackson area, which included Mercer, Jackson, Market, South Stockton, South Broad Streets and the Assunpink Creek, was designated a priority district for urban renewal in the City’s Master Plan. At


this point, the City made a bold move to save this declining neighborhood instead of razing its structures. The initial phase of the City’s plan was to target different levels of rehabilitation to be implemented on the northern side of Mill Hill, with plans to subsequently apply the same renewal to the southern portion.

39 This was the city’s first rehabilitation project of its type (Images 11-22).40

Mill Hill was to be fashioned after Georgetown in Washington D.C.41 Georgetown was Washington D.C.’s first residential historic district. It began to experience restoration and reinvestment in the 1920’s.42 This historic district had been converted from a rundown slum into an upscale residential neighborhood. Mill Hill proved to be a prime candidate for the “Georgetown treatment.”43 Mercer and Jackson Streets in particular had semi-detached brick homes and could be adapted to the Georgian style. The homes had “narrow dimensions, raised stoops, dormer or eyebrow windows, big chimneys and backyards which can be converted into the gracious walled gardens and patios which are a trademark of the original Georgetown.”44

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40 “City Maps House- Saving Drive,” Trenton Times, April 15, 1964.
44 Ibid.
In the first step of its renewal process, the City of Trenton applied to the U.S. Department of Housing and Urban Development (HUD) for a $194,000 grant to help finance a planning study and survey of the Mercer- Jackson area. On April 14, 1964, the federal government approved a $153,600 planning and survey grant for this study area. The City of Trenton’s financial share of the project was a required $1 for every $2 that was supplied from HUD. Once the money was allocated, the first task was to conduct a house to house survey to help planners decide what level of value each property should be brought up to.

It is admirable that the City of Trenton conducted a house-by-house in depth survey instead of razing all the structures or just conducting a large scale survey that would have made all the properties fit into two categories- raze it or save it. Instead, a staff member from the Department of Planning and Development visited each house and made a list of violations to be addressed. Once a list was compiled for each house, estimates for the cost of repairs and the financial circumstances of the owner were investigated. If it was proven that the home owner would be unable to obtain a private bank loan, the Department of Planning and Development would try to help the owners obtain three percent

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45 On The Widening of Market and Stockton Streets- The View of the Mill Hill Community, April 13, 1979, 4.
47 “City Maps House- Saving Drive,” Trenton Times, April 15, 1964.
interest Federal Housing Administration loans. If home owners were unsuccessful in obtaining loans from FHA, HUD money would provide three percent interest loans up to $10,000.49 Besides being used to determine which houses should be brought up to code, the survey also identified which houses should be razed or further rehabilitated. At this time, the city also set standards for the commercial buildings that front Broad Street, to address issues regarding off-street parking, zoning, and signage.50

In the mid 1960’s, the City of Trenton applied to the federal government for a second time, seeking $2.8 million in federal funds to implement an urban renewal plan for the entire Mercer-Jackson area. The project was projected to cost an estimated $4.7 million. The local share of the project costs was supplied by the New Jersey Department of Housing and Urban Development which reserved $1.1 million for a capitol grant to help finance neighborhood rehabilitation in Mercer-Jackson.51 Improvements that were designated to be made with these federal funds were the rehabilitation of commercial and residential structures and the construction of a new school.52

In August 1967, the Mercer-Jackson Urban Renewal Project plan was drafted by the City of Trenton Department of Housing and Economic Development.

49 Ibid.
50 “City Maps House- Saving Drive,” Trenton Times, April 15, 1964.
Development. The boundaries of the project encompassed Front, Stockton, Market, Broad, Mercer and Jackson Streets. The boundaries were updated in March 1995 to include the southern portion of Mill Hill, which includes Market, South Broad, Greenwood, Mercer, Jackson and Clay Streets. This area was not designated as an urban renewal area but as an area “in need of rehabilitation.”

The distinction between the urban renewal area and the area “in need of rehabilitation” is that only properties within the urban renewal areas could be acquired through condemnation.

The 1967 plan had eleven objectives to accomplish in the revitalization process. The key objectives were as follows:

1. “Retention of as much of the existing stock of residential properties as is feasible.

2. Rehabilitation of dwellings to eliminate overcrowding, to ensure improvement according to desirable standards of safety, health and aesthetics, and to make suitable accommodations available to families and individuals of varied socio-economic backgrounds who wish the amenities of central city living.

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55 Ibid.
3. Rehabilitation of commercial properties to create modern sales space and attractive commercial facades, with access for service and parking to provide relief from existing traffic congestion.

4. Enhancement of the area adjacent to the Assunpink Creek as a natural amenity and as a recreation facility directly related to the entire area.

5. Enhancement of the Assunpink Creek as a natural amenity.

6. Recognition of the historical significance of the creek and preservation of surviving remnants of historic structures on its banks.

7. Elimination of through traffic and commercial vehicles from residential areas within the project.

8. Discouragement of on-street vehicle parking or commercial parking lots that are unrelated to residential uses.

9. Improvement of boundary streets to provide for traffic flow around the project area in accordance with the circulation plan for the central business area.

10. Acquisition and demolition of properties that cannot be rehabilitated economically or that do not conform with other objectives of the Urban Renewal Plan, and redevelopment of such
sites to provide necessary public facilities or private improvements in accordance with the Plan.

11. Construct new single-family homeownership units in a manner in keeping with the historic integrity of the Mill Hill district.”

The project area was divided into several sections which addressed issues regarding clearance and redevelopment, rehabilitation, and the installation of public improvements. The areas that were designated for clearance were subject to selective clearance and redevelopment. Conservation areas were also designated in which structurally sound properties were to be rehabilitated when it was economically feasible.

This plan predates its time period. The City of Trenton was very sensitive in how to deal with each property. In current practice, this careful selection and designation of rehabilitation and redevelopment areas is ideal because each property is evaluated on an individual basis. This is ideal for the revitalization process because a maximum number of properties in the building stock are retained that are able to be rehabilitated. Those properties that are detracting from the neighborhood can be replaced with other dwellings that will enhance the place and bring in new residents of a moderate to higher income base so as to increase the financial flow of the neighborhood. Many revitalization efforts that

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56 Mercer-Jackson Urban Renewal Project, N.J.R.- 142, August 1967, 4-5.
57 Ibid., 5.
are presently executed in most neighborhoods do not have the financial or physical resources to conduct such an extensive and thorough survey of properties in the neighborhood. Therefore, too often the options are a wholesale and expedient selection of one of the three, not a combination.

The 1967 Mercer-Jackson Urban Renewal Project Plan also addressed issues of land use including residential type, commercial type, semi-public properties, and public properties. The Urban Renewal Plan provided guidelines for the rehabilitation and conservation of properties within the district. Guidelines for exterior elements addressed such concerns as proper materials, finishes, paint colors and appurtenances in keeping with the historic character of the Mercer-Jackson district. The Urban Renewal Plan also provided guidelines for infill architecture which included height restrictions and materials.58

After the Urban Renewal Plan was passed in August 1967, Arthur J. Holland, the Mayor of Trenton, and his wife Betty decided to move their family from a predominantly white neighborhood of Trenton to Mill Hill, a minority neighborhood.59 This sent shock waves throughout city, the state, and the nation. His move was one of the most controversial issues associated with Mill Hill and Trenton during this time. On February 28, 1964, Holland and his family moved

58 Ibid., 14-16.
to 138 Mercer Street. He and his wife paid $6,775 for their new home on Mercer Street and spent approximately $15,000 to restore it. The story was covered in national magazines including Life, Look, and Ebony. It also was featured on the front page of the New York Times. The idea that a political leader such as Holland would move his family into a neighborhood whose population was mostly African-American and Puerto Rican was unheard of at this time.

Arthur Holland, a Trenton native, had worked within the political realm for a number of years before becoming mayor of Trenton. In 1955, he was elected City Commissioner and then took over as Trenton’s Director of Public Affairs. In 1959 he was re-elected Commissioner and by May of 1962 he became Mayor. The city of Trenton, like many other cities during this time, had been experiencing a decline of the white population to the suburbs. Holland states that he chose to be an example to other white residents thinking of moving out of the city. He believed that integrated neighborhoods were the only answer for Trenton’s survival.

The residents of Mill Hill seemed to be pleased that the Mayor decided to move into their neighborhood. While most people questioned their move and

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61 Ibid., 13.
64 Ibid., 11.
65 Ibid., 12.
its duration into Mill Hill, then thought to be blighted and near ghetto conditions, Holland was confident about one thing- they were there to stay. They remained at 138 Mercer Street for twenty years. Many people thought Arthur Holland moved his family into Mill Hill as a political ploy to get re-elected. Others thought it was a way to address racial issues. Mayor Holland denies that his move into the neighborhood was political. In an interview with Joseph Lowry he states that the move probably hurt him politically more than helped him. He states “…if it hurt me and *helped* Trenton, it was worth the resentment I have seen. We would do it again.”

Holland saw past the racial issues that plagued the city. He believed Mill Hill was like any all-white neighborhood in its socio-economic makeup. The residents were dealing with the same types of issues; the only difference was the racial makeup. During the first two years of his residence on 138 Mercer Street, he made some observations about Mill Hill and its potential for revitalization, which are as follows:

1. “The move stimulated a better feeling between whites and African-Americans all over the town.

2. Mixed neighborhoods aren’t doomed to become ghettos.

3. The white exodus can be halted.

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66 Ibid., 11.
67 Ibid., 13.
4. Given the incentive, low-income and relief families will start taking pride in their homes, begin painting and making repairs.”

Mayor Holland had a vision for what Mill Hill had the potential to be in the future. He sought not only to revitalize this neighborhood but integrate it as well. Holland felt that integration was a key component in the revitalization of Mill Hill and Trenton. Within a few years of Arthur Holland moving into 138 Mercer Street, other people started moving back into the neighborhood. His move marked the beginning of others willing to take part in the revitalization effort.

In the midst of this emerging revitalization, the first major threat occurred in 1978, when the New Jersey Department of Transportation (DOT) proposed to bisect Mill Hill by widening Market Street to help alleviate traffic converging from the Trenton Freeway (Route 1), Stockton Street, and the Freeway underpass which becomes Market Street (figure 1). The DOT plan was to widen Market Street by creating a five lane plane, the center lane for the sole use of residential cross-traffic turns. The southern side of Market Street (also the southern side of Mill Hill) was designated as the point at which the widening would occur.

Houses along Market Street from Jackson Street to Clay Street were designated to

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68 Ibid.
70 Ibid., 2.
be demolished. Widening Market Street would have also increased traffic congestion within the neighborhood. It is important to note that at the time of this proposal, the southern portion of Mill Hill (now deemed Mill Hill II) was not yet on the verge of being revitalized. Therefore the houses on this side were still quite blighted and run down. All of the federal monies had been used on the northern portion of Mill Hill (or Mill Hill I).

In reaction to the insensitive proposal made by the DOT, the Mercer-Jackson Project Area Committee (PAC) solicited Bergamasco and Finston, Architects and Landscape Architects, to help draft an alternate proposal. The citizens of Mill Hill were concerned that the DOT plan would further divide a neighborhood that was already separated by a major thoroughfare, inevitably creating two communities instead of marrying two sides into one. Market Street was thought of as the heart of the community and turning this road into a boundary rather than a link could have meant destruction of the community on several levels. Safety of pedestrians, namely the elderly and children was a major concern. Residents feared that a “superhighway” was to be formed, with drivers disregarding the fact that they were passing through a residential area. The five lane plan was not compatible with the aesthetics of the neighborhood (figure 2).

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71 Ibid., 11.
PAC worked with Bergamasco and Finston to devise a plan that was more sensitive to community needs. Although the community was in opposition to widening Market Street, they knew it would occur at some point in time. The PAC plan called for a boulevard style streetscape to be implemented. Instead of having five vehicular lanes spanning between Mill I and Mill Hill II, a full center island would divide two lanes eastbound and two westbound.72 The plan also suggested ways to make the “boulevard” more characteristic of its surrounding. It suggested the following:

1. “Sidewalks - use paving that is in keeping with the materials used for Mill Hill I, namely patterned brick, slate, or blue stone.

2. Underground Utilities - all utilities in Mill Hill are not visible from or on the streets. Some are buried underground or are carried through rear alleys or property lines. The reconstruction of streets in the Plan mandates burial of any existing overhead lines on the affected portions of Market and Stockton Streets.

3. Street Lighting- existing street lighting in Mill Hill I and II is provided by Wellsbach Boulevard Lamps on Spring City Hancock cast iron posts. Placement of these lights on the center islands is

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72 Ibid., 7.
desirable for the distribution of light on the roadway and to enhance pedestrian crossing safety.

4. Street Trees - all Mill Hill streets are lined with trees. Street trees are a desirable element for the aesthetics of the boulevard.\textsuperscript{73}

All of these elements coupled with the concept of the boulevard would help to enhance the community, instead of detracting from it.

The PAC plan was presented to and accepted by the DOT. The $2.1 million state funded project required the demolition of two blocks of housing on Market Street, spanning from Mercer to Clay Streets, for the purpose of expanding the street (Images 23-24). Seventeen families, two businesses and one church were relocated.\textsuperscript{74} Four lanes, two in each direction, were designed and are separated by a full center island (Images 25-26). Trees line the street and are planted in the center island. A three foot brick wall was constructed on the southern side of Market Street, where the houses were demolished, to help mask parked cars. Brick pavers were incorporated into the street help to delineate appropriate crossing areas for pedestrians. The sidewalks were laid in brick in keeping with the character of the neighborhood. The traditional Wellsbach Boulevard Lamps, which are seen throughout Mill Hill, were used to light the boulevard.

\textsuperscript{73} Ibid., 13-14.
\textsuperscript{74} Denise Gellene, “Market Street Project Starts Friday,” Trenton Times, November 4, 1981.
Mill Hill residents by no means wanted Market Street to be widened, nor have additional community housing demolished for the cause of advancing transportation measures. The implementation of the PAC’s plan was a victory for the community. The residents showed the DOT and the City of Trenton that it would not accept mediocre project plans, nor plans that were not in keeping with the character of the neighborhood. PAC showed the DOT that they cared about what was happening in their neighborhood and that any City projects needed community support before being implemented.
Image 11. 1960’s image of 108 Jackson Street. Trenton Public Library, Trentoniana Room.

Image 12. 1960’s image of 211 & 213 Jackson Street. Trenton Public Library, Trentoniana Room.
Image 13. 1960’s image of 227 Jackson Street. Trenton Public Library, Trentoniana Room.

Image 15. 1960’s image of 301 Jackson Street. Trenton Public Library, Trentoniana Room.

Image 17. 1960’s image of 216 & 218 Mercer Street. Trenton Public Library, Trentoniana Room.

Image 18. 1960’s image of 217 Mercer Street. Trenton Public Library, Trentoniana Room.
Image 19. 1960’s image of 221 Clay Street. Trenton Public Library, Trentoniana Room.

Image 21. 1960’s image of 326 South Broad Street. Trenton Public Library, Trentoniana Room.
Image 22. 1960’s image of 366 South Broad Street. Trenton Public Library, Trentoniana Room.
Figure 2. Market Street PAC Proposed Traffic Pattern (On the Widening of Market and Streets; The Viewpoint of the Mill Hill Community)
Image 23. Market Street Demolition. Trenton Public Library, Trentoniana Room.
Image 25. Market Street Streetscape showing street trees and center island.

Image 26. Market Street Streetscape showing three foot brick wall, street trees, and center island.
CHAPTER FOUR: THE PRIVATE SECTOR

Throughout the years of revitalization explored in this thesis, there have been several civic associations in Mill Hill, including the Mercer-Jackson Project Area Committee, the Mill Hill Historic District Association, Mercer-Jackson Civic Association, and the Old Mill Hill Society. Some of these organizations were formed specifically to address preservation and restoration issues within the community. At some point in time, when Mill Hill was bisected due to the Urban Renewal Plan, each side of the neighborhood had its own civic association.

The Mercer-Jackson Civic Association preceded the Mercer-Jackson Project Area Committee (PAC). The PAC was formed in 1967 after the Mercer-Jackson Urban Renewal Project Plan was drafted. The formation of this citizens group was required under HUD Urban Renewal Regulations, which mandated the existence and funding of a citizens participant group for all projects that involve rehabilitation. Since the PAC was to be the citizens group for Mercer-Jackson, it assumed all functions previously held by the Mercer-Jackson Civic Association. The PAC also worked closely with the City of Trenton in the implementation of all aspects of the urban renewal plan. During its existence, the PAC revised the property rehabilitation standards from minimal maintenance to

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75 On The Widening of Market and Stockton Streets- The View of the Mill Hill Community, April 13, 1979: 4.
standardized architectural rehabilitation standards. These standards were modeled after the architectural rehabilitation standards for Society Hill in Philadelphia.\textsuperscript{76} The Architectural Standards covered a gamut of information regarding maintaining and improving the characteristic features of the properties in the district. The standards were meant to be used as a guide for those property owners interested in restoring their buildings within the Mill Hill district and to “ensure proper restoration of individual structures and contribute to the total restoration of the historic district.”\textsuperscript{77} The Standards also listed those actions that are prohibited, that would detract from the character defining features of the neighborhood. The standards are divided into three sections:

1. “Site and open land standards- addresses lot coverage and the maintenance of rear side and front yards
2. Site improvements- addresses proper drainage of lots
3. Exterior elements- addresses the proper use of materials, paint colors, exterior finishes, building height, and details that are characteristic of the district. The details section gives guidelines and regulations on doors and windows, shutters, chimneys and vents, air conditioners, metal awnings, gutters and downspouts,

\textsuperscript{76} Ibid., 9
\textsuperscript{77} Architectural Standards for the Restoration of Buildings within Mill Hill Historic District; Trenton, New Jersey; Adopted by the Mill Hill Historic District Association, May 1978.
roofs and roof line trim, stoops and porches, lights and signs, 
foundations, telephone wires and other offensive elements”78

The PAC was dissolved upon the completion of the implementation of the Mercer-Jackson Urban Renewal Plan.

The current civic association for Mill Hill is the Old Mill Hill Society. This association has been confronted with different issues than of the past. They no longer worry about issues of drugs and neighborhood safety. The Old Mill Hill Society conducts beautification projects throughout the community. They also host the annual Holiday House Tour.

During the preliminary phases of the revitalization effort of the Mercer-Jackson area, a pioneer named Robert Allen moved into the neighborhood. Allen was a social worker who had moved into Mill Hill in 1960, and moved again six years later to a house on Jackson Street. He was one of the first to move into this inner city neighborhood. When Allen first purchased his house, which cost him $4,400, it was partially burned out and slated for demolition.79 Over the years, he worked to restore the house back to its Victorian features.80 Allen states that he was looking for a “nice comfortable house for little money.”81

78 Ibid.
80 “New Look In An Old Area” Philadelphia Inquire, December 18, 1983: 18-J.
81 Ibid.
In the mid 1960’s Robert Allen conducted the first holiday house tour in Mill Hill, which included only his house.82 Over time this tour began to blossom and more residents began to include their homes on the tour. The holiday tour has become an annual event in Mill Hill, bringing visitors, and potential buyers, from surrounding areas into Mill Hill to see the splendor to which some of the houses have been restored.

With Robert Allen came an influx of others that were willing to take a chance on this neighborhood. Many new homeowners bought their homes for a little as one hundred dollars to a few thousand dollars. Most of the new homeowners were rehabilitating their own homes themselves. They may have paid a minimal amount for their homes, but the “sweat equity” that went into repairing and reviving these houses was worth thousands of dollars.

Such new residents were moving to Mill Hill for various reasons. For newcomers it was a prime location to commute to work. Mill Hill is, after all, only a ten minute walk to the Trenton Train Station. Residents can commute to Philadelphia and New York by train in about an hour, and yet own an affordable house in a relatively nice quiet neighborhood. Mill Hill was also attractive to people who worked locally. In many cases, their jobs were within walking distance to their homes.

82 Interview with Judy Winkler on February 16, 2005.
Mill Hill was listed on the New Jersey State Register on April 13, 1977. It was also listed on the National Register of Historic Places on December 12, 1977.\textsuperscript{83} The district was listed in an effort to help prevent further demolition of structures. A significant amount of houses were razed along East Front Street to make way for the Mill Hill Historic Park.\textsuperscript{84} The park was dedicated on July 7, 1973.\textsuperscript{85} Listing Mill Hill on the National and State Registers was a conscious effort made in order to enhance the neighborhood’s ability to qualify for HUD monies, although during this time, being listed on the National Register was not a requirement to receive HUD monies.

The boundaries of what is currently known as the Mill Hill National and State Register Historic District are one and the same and were delineated as such for the following reason. The northern side of Broad Street is not included in the current district boundary. The business owners in this excluded section lobbied against being a part of an historic district for fears that the district designation would have an adverse effect on their businesses and were afraid that strict guidelines would limit their property rights.\textsuperscript{87} It is important to note that the commercial properties in the northern portion of Broad Street had been a part of the initial 1967 urban renewal plan for the Mercer-Jackson survey, and could

\textsuperscript{84} Interview with Judy Winkler on February 16, 2005.
\textsuperscript{85} “Public Dedication of Mill Hill Historic Park” July 7, 1973 pamphlet.
\textsuperscript{86} Interview with Judy Winkler on February 16, 2005.
\textsuperscript{87} Ibid.
have benefited from the funds designated by the federal government for the
revitalization effort.

The business owners located south of Market Street on South Broad Street
were not as organized and therefore were not powerful enough to remove
themselves from the district before it was designated.88 Although the commercial
properties to the north of Market Street on South Broad Street are not within the
historic district boundaries, they are contributing elements to the district. While
the residential portion of Mill Hill is on the verge of becoming completely
revitalized, the commercial properties still show no sign of progress toward
revitalization. In fact, a large portion of the commercial buildings on South Broad
Street are run down. Many of the facades are in disrepair and boarded up. There
is a large vacant property amongst the buildings, thereby interrupting the
streetscape. Several of the upper stories of these buildings are also vacant.

The retail that currently occupies these commercial properties on South
Broad Street is low-scale (Images 27-33). Of the few buildings that are occupied,
the retail primarily consists of take-out fast food restaurants and beauty salons.
There is not a balance of services provided to sustain the community. Several of
the storefronts and streetscape are unkempt. At times, young teenagers loiter in

88 Ibid.
front of the stores, blocking the sidewalk. All of these things contribute to a sidewalk and streetscape that is undesirable for potential shoppers.

A major problem with the retail on South Broad Street is that the neighborhood of which it is a part is too small to sustain mid to high quality commercial businesses. Although middle to higher income residents reside in Mill Hill, it is still a mixed community economically. So putting in retail that caters solely to the middle to higher income residents does not seem feasible. Also, many of the shops rely on revenue from other sources outside of the community, like the Mercer County courthouse located down the street, or State workers. The problem is: who will patronize these shops on the weekend or after work hours when all the State businesses are closed? The residents could benefit from such shops as small boutiques, a book store, quality dining, and flower shop. Service oriented shops like a dry cleaners or a small hardware store may also be beneficial.

The residents of Mill Hill shop in various places. Many of the residents do not patronize the businesses on South Broad Street. Instead, some shop locally on Warren Street for simple things like dry cleaning, flowers, etc. Several residents shop en route to and from work for food items, or travel to the Roebling Market and Super G.
The civic association met with the business owners in the early 1980’s in an effort to try to revive the commercial core of the neighborhood. The owners at that time seemed disinterested in upgrading the quality of their shops. They were only interested in servicing the lowest denominator of patrons. Although they are technically within the boundaries of the Mill Hill Historic District, they have no desire to associate with the community. 89 The commercial properties on South Broad are a victim of neglect from the revitalization effort. Almost all of the revitalization efforts have been primarily focused on revitalizing the residential community, not the commercial shops. Most of the funding provided through the renewal program was for homeowners, not shop owners. So what incentive does the average shop keeper or commercial owner have to restore their property?

An answer to revitalizing the South Broad Street streetscape could be the Investment Tax Credit. Property owners, for “contributing” properties would be able to receive a 20% tax credit for restoring their property if done in accordance with the relevant Secretary of Interior’s Standards. But since the business owners do not seem to want to be a part of the civic association, a small business association could help direct owners in the appropriate manner of creating a successful commercial strip. The business association could help encourage shop

89 Interview with Judy Winkler on February 16, 2005.
keepers to clean up and keep up their storefronts. It could also help address
issues of proper store frontage that would actually attract patrons, instead of
turning them away. Often, it is not about what is on the inside of the shop, but
how it appears on the exterior that counts. No one wants to shop in a place
where half the stores on the street are boarded or chained up. If properties
remain vacant, some type of frontage should still be implemented so that the
streetscape is not completely interrupted. Uniformity in signage is an important
element. Currently, there are banners hanging on front façades or windows,
detracting from the character of the buildings. Signage should be placed
appropriately on the building so as to not detract from the building or street. An
effort should be made to return residents to the upper floors of these properties.
Having residents occupy the apartments on top of the stores lends to a safer
street when the business are closed- someone is always watching the street. The
key element is that the business property owners have to be willing to work
together to create a strong commercial strip. It would be a slow process but if
South Broad Street had dedicated pioneers working to restore its character, it too
can be just as beautiful as the residential community it is tied to.

Despite such failings in the commercial properties, the early nineties
brought a new wave of development within the community, this time in the form
of a restoration corporation called Atlantis Historic Properties. Atlantis Historic
Properties was formed in 1994 by four residents of Mill Hill - John Hatch, David Henderson, and Debbie and Michael Raab. Before forming Atlantis Historic Properties, they each had rehabilitated their own Mill Hill homes. These adventurous but committed residents recognized that something needed to be done to address the issue of abandoned properties in their community. Up to and including the early nineties, approximately twenty percent of the properties in the southern portion of Mill Hill were still vacant or abandoned. Over a ten year period, Atlantis Historic Properties rehabilitated half of that twenty percent, or 20 properties in total, all but one of which were abandoned. They took on the properties that were the hardest to restore and needed the most work (Map 6). Many of the properties needed to be extensively stabilized before restoration could begin. Walls, roofs, floors, and structural members needed to be replaced in most of the houses they bought (Image 34).

The four partners contributed vital skills to the successful rehabilitation of each house they worked on. John Hatch, a graduate of the University of the Pennsylvania Masters in Historic Preservation Program, was and remains an architect for Clarke, Caton, and Hintz; David Henderson is also an architect and manages Atlantis Historic Properties. Debbie Raab worked for the New Jersey

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91 Interview with David Henderson and John Hatch February 10, 2005.
Department of Corrections and Michael Raab is an engineer who worked in sales and marketing.\textsuperscript{92}

122, 261, 263, and 264 Jackson Street were the first houses to be rehabilitated by Atlantis Historic Properties (Images 35-38). The partners bought 261 and 263 Jackson Street from the City of Trenton for the combined price of $4,000.\textsuperscript{93} They solely used their own personal financial resources to acquire and rehabilitate these buildings. No tax incentives were used in any of their projects. Of the first four buildings that were purchased, 264 Jackson Street was the first house to be completely restored. Hatch, Henderson, and the Raab’s did all the work themselves, from the stabilization efforts to restoration.

The properties were acquired for a minimal amount of money, but a vast amount of “sweat equity” went into restoring the houses. The partners worked on the houses on the weekends or in their free time. The amount of time, energy and effort that was put into these buildings to resuscitate their beauty and life is incomprehensible. In several instances, once Atlantis acquired a property, the building would sell before its completion, in which case the partners would work with the buyer early in the rehabilitation process to tailor the house to the buyer’s desires or needs. Several of the houses even sold during the process of

\textsuperscript{92} “On the Road to Restoration in Mill Hill.” \textit{The Times}. November 29, 1995. p AA
\textsuperscript{93} Ibid.
reframing the structure. Most of the houses were sold through word-of-mouth by neighbors or residents of the neighborhood.

Atlantis Historic Properties also designed and constructed two infill houses at 218 and 220 Mercer Street (Image 39). The infill architecture did not sell as quickly as the restored homes. The infill homes sold once completion of the project was near. At sales prices ranging from $280,000 to $300,000, these homes on average sold for considerably more than the previous sixteen rehabilitated homes, which ranged in price from $103,000 to $315,000.  

An important point to keep in mind about the housing prices is that each rehabilitated home required various levels of work. Also, as time progressed, Atlantic Historic Properties would work with the homeowners to customize their homes. This would also make the selling prices shift greatly, depending on the level of customization.

The last building of the twenty to be rehabilitated by Atlantis Historic Properties is the Labor Lyceum building at 159 Mercer Street (Images 40-41), once the home for the Workman’s Circle Branch 90, “a labor and social-service organization that offered assistance to Jewish immigrants and other newcomers.”  

This building had been vacant for several decades before Atlantis Historic Properties took over the property, rehabilitated it, and made it into a

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94 Interview with David Henderson and John Hatch on February 10, 2005.
condominium complex of six condominiums, which ranged in price from $135,000 to $315,000.96

The actions of Atlantis Historic Properties have not encouraged others to purchase abandoned properties and rehabilitate them. There are still a few remaining vacant structures on the southern side of Mill Hill on Jackson, Mercer, and Clay Streets. Some of these houses appear to be in the process of rehabilitation while others are still boarded up.

96 Interview with David Henderson and John Hatch on February 10, 2005.
Image 27. South Broad Street Streetscape.

Image 28. South Broad Street Streetscape.
Image 29. South Broad Street Streetscape.

Image 30. South Broad Street Streetscape.
Image 31. Vacant lot on South Broad Street.

Image 32. South Broad Street Streetscape.
Image 33. South Broad Street Streetscape.
Map 6. Atlantis Historic Properties Rehabilitation and Infill Map

- Rehabilitation
- Infill
Image 34. 261 Jackson Street Interior prior to rehabilitation.  
*The Times October 29, 1995.*
Image 35. 122 Jackson Street Rehabilitated by Atlantis Historic Properties.
Image 36. 261 Jackson Street Rehabilitated by Atlantis Historic Properties.
Image 37. 263 Jackson Street Rehabilitated by Atlantis Historic Properties.
Image 38. 264 Jackson Street Rehabilitated by Atlantis Historic Properties.
Image 40. 159 Mercer Street Rehabilitated by Atlantis Historic Properties.

Image 41. 1960’s image of 159 Mercer Street. Trenton Public Library, Trentoniana Room.
CHAPTER FIVE: ANALYSIS AND CONCLUSION

The Mill Hill Historic District is an atypical district that poses many interesting questions regarding gentrification. On the surface it appears to be like many other historic neighborhoods that have experienced gentrification in connection with some sort of preservation and revitalization effort. But this is a district that cannot be judged by outward appearance alone. A closer examination is required to reveal the true essence of what has made this place what it is today. One should be cautious about inferring that gentrification has occurred based on visual reactions.

If a passerby were to peruse the streets of the district, one would think that the neighborhood is on the verge of becoming completely revitalized. The houses are fairly well maintained, the streets are clean, and the neighborhood feels safe. The neighborhood has a sense of community and pride. There are pristine parks for the residents to enjoy. In essence, Mill Hill seems like a textbook historic district, if apparently gentrified in accordance to those terms listed in the previous chapter. The question addressed in this thesis is: is Mill Hill in fact a gentrified neighborhood? In examining the revitalization history of this place, the answer would be no. The prolonged revitalization of Mill Hill has several unique aspects that have contributed to the district as it is today.
One of the key elements that sets this district apart from other historic districts is time. There are two degrees of time that have proven vital to the evolution of the revitalization. The first degree is the time period in which the revitalization began. Mill Hill was first designated as an urban renewal neighborhood in 1956 by the City of Trenton in its Master Plan. The idea that a city would attempt to save neighborhoods and utilize detailed building-by-building surveys instead of razing all the buildings at that time is admirable and somewhat atypical for its period. The City of Trenton was following an unconventional answer to the question of what to do with its blighted neighborhoods. City efforts to save this neighborhood predated the 1966 National Historic Preservation Act, following which Trenton’s approach to Mill Hill gradually became more comprehensive. The City of Trenton was awarded funding to revitalize this neighborhood twice, both before and within a year after the National Historic Preservation Act was passed by Congress. Although the City of Trenton was primarily concerned with finding ways to resuscitate a community that had fallen into blight, it recognized the importance of retaining a place that had played a key part in the history of this country.

The second degree of time vital to understanding this district is the sheer duration of the period throughout which the revitalization has been occurring. The revitalization of the district has been an ongoing effort for close to fifty years.
Length of time is a key element to examine when addressing issues like displacement and rise in property taxes.

The characteristic element of gentrification is displacement. There are several points that need to be discussed before concluding that past residents of Mill Hill were displaced in the process of revitalization. The first point to be examined is vacancy. In reviewing the 1952, 1955-56, 1960, 1965, and 1970 maps (Maps 7-11), one can see that Mill Hill had an increase in vacant properties over a twenty year period. Vacancies increased from 3% of the residential properties in 1952 to 17% in 1970. Although all of these properties were not always vacant at the same time over a five year period, the number of vacancies within the district rose substantially from 1952 to 1970. The people that subsequently resided in those once-vacant houses therefore did not displace anyone. This was not an act of displacement but instead a reclamation of abandoned properties, a positive move for the neighborhood. As opposed to the speculation that is often part of the development pattern in neighborhoods accused of gentrification, the problem that this neighborhood faced was that as one property became inhabited, another would become vacant, thereby not decreasing the amount of vacancies in the district. Vacant properties are detrimental to the progress and growth of any neighborhood. So, are those people that purchased those homes considered gentrifiers even though they never displaced anyone? Some would argue, like
Lance Freeman, that the new residents would only be gentrifying the neighborhood if they are of a higher socioeconomic status. There are still a number of vacant properties in the district. Clay Street presently has three vacant houses and there is at least one vacant house on both Mercer and Jackson Streets.

The notion of displacement does not cease with the filling of vacant properties. Another point to be addressed is the changing proportions from renters to owners. In reviewing the maps from 1952 to 1970 (Maps 7-11), in 1952 about 40% of the homes in Mill Hill were rented and of that 40%, about 49% of the rented houses had multiple families living in them. In 1960, 46% of the residential properties were rented and of that 46%, 34% had multiple families. By 1970, 52% of the residential properties were rented and of that 52%, 39% had multiple families. It is important to remember that many of the homes in Mill Hill, though designed to be single family homes, had been segmented into apartments. Some homes had up to five or six families living in one house. The neighborhood population therefore was about three or four times that of its actual physical capacity.

The 1967 Mercer-Jackson Urban Renewal Plan prohibited further multiple families from dwelling in one house. There was a conscious effort made to have Mill Hill return to a neighborhood with single family owner-occupied homes.

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The question is then: what happened to all the people that moved out? The Urban Renewal Plan did not force people to move out of their living spaces. The Plan only prohibited additional multiple family households. Slowly as residents moved out of the neighborhood, the houses were reclaimed one by one for single family use. As stated previously, the turnover rate for an urban population is about half in five years. We live in a mobile society and people move all the time for various reasons. Therefore, over a period of fifty years, the renter residents of this community would have turned over five to six times. Over that period Mill Hill made the shift from half owner-occupied and half renter-occupied to predominantly owner-occupied.

Residents of Mill Hill have moved out the neighborhood for various reasons. There are many families that live in the neighborhood. One major reason why a family would move out of the neighborhood is the quality of the school system their children must attend. The school that the children residing in Mill Hill would have to attend is of poor quality.98 Parents often opt to send their children to private schools. This works well if the family only has one child, but with multiple children, sending them all to private school for a better education is very expensive. Therefore these families move out of the neighborhood and relocate to a community where the cost of educating children is not as expensive.

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98 Interview with Judy Winkler on February 16, 2005.
There was a plan to build a school within the boundaries of the district when the City of Trenton applied to the federal government for its second wave of funding. $1.2 Million was to be appropriated to build a new grammar school for the district.\footnote{Al Drake, “U.S. Aid Formula Presented To City,” \textit{Trenton Times}, October 6, 1965.} The new school was to be placed in the same location of the McKinley School, which was razed sometime between 1960 and 1965, but was never constructed.

Aging populations also often move out of neighborhoods for a variety of reasons- stabilization of expenses, divestment of maintenance responsibilities, for example. Much of the older population of Mill Hill has slowly moved out of the neighborhood and into assisted living homes not too far away from the neighborhood. Many of the older women in the community are faced with selling their homes because their husbands are deceased and they can no longer afford to take care of their homes.\footnote{Interview with Betty Campbell on March 11, 2005.}

Another factor contributing to relocation out of Mill Hill has been that some home owners are cashing out on their homes. For most of the duration that they have owned these homes, the market price has been relatively low. Currently, because the real estate market is booming in this area, they can afford to sell their homes and make a sizeable return from it. Realtors consistently try to recruit homeowners to sell their homes by sending flyers and calling residents
inquiring an interest to sell their homes. They target those houses that have not yet been extensively restored, like those on Clay Street. These houses are currently assessed at low values, $70,000 to $90,000. The realtors stand to make a large profit by buying these homes at low prices and selling them for a marginal price.

The real estate trend in Mill Hill has various levels of success. The market was relatively slow until the 1980’s, when housing prices began to soar. By the 1990’s, the market rate was slow yet again.

It is assumed that any neighborhood undergoing the process of gentrification has become a victim of escalating taxes, thereby causing displacement of residents that can no longer afford to pay the tax increase on their property. But the residents of Mill Hill have not necessarily been displaced due solely to tax increases. Returning back to the fact that it has taken almost fifty years for the revitalization to really make an impact on the neighborhood, and given the fact that residents in urban neighborhoods move periodically within five to seven years, it is not likely that taxes would have been a driving issue to cause displacement. Taxes have risen incrementally over the years, but they have not soared or spiked to unmanageable rates due to the revitalization. In 1992 all properties within the City of Trenton underwent a revaluation, in

101 Ibid.
which all properties were reassessed for tax purposes. The last assessment prior to the 1992 revaluation was in the 1960’s, which is when the houses in the district began to be rehabilitated. Most of the houses that had been rehabilitated between the 1960’s and 1990’s had their property taxes based on the 1960’s assessment; therefore their taxes were quite low. After the 1992 revaluation, there was an increase in property taxes, but primarily to those properties that had been rehabilitated during the thirty years before the 1992 assessment.

But Trenton took care to not have the revaluation trigger displacement. To help mitigate the sudden increase in property taxes, residents were able to appeal the increase depending on the amount of their property taxes were raised. If the value of improvements made between the 1960’s and the 1990’s was greater than $25,000, the residents were allowed to apply for a five year tax abatement that would gradually increase their taxes by 20% over a five year period. If the value of improvements was less than $25,000, the tax rate would be flat for five years, and the increase would take effect at the end of the five years. Since the last revaluation in 1992, property taxes were, and currently are, adjusted to reflect any improvements done to the property on a case by case basis. The increase is triggered when a homeowner applies for permits to make improvements on their property. The increase, therefore, would only directly affect those homeowners that are making substantial improvements to their
homes. With this said, it is primarily the new-comers that are experiencing significant tax increases, not long time residents.

Reflecting back on the attributes needed to spur gentrification within a community as proposed by Kalima Rose in her article “Beyond Gentrification: Tools for Equitable Development,” Mill Hill does fulfill some of the requirements to be deemed a gentrified neighborhood, but deviates from Ms. Rose’s “norm” in several ways. There were a high proportion of renters in the area before revitalization began in the early 1960’s. Easy access to job centers is available. Mill Hill is in a prime transportation location. Its location to the Trenton Train Station makes commuting to New York City and Philadelphia convenient. Public transportation and Route 1(the Trenton Highway) enables residents to commute within Trenton as well as allows access to locations outside the city limits. The district retained a housing stock with architectural merit and low housing prices.

Mill Hill does not totally conform to Rose’s three stages of gentrification. The first stage, which involves a significant amount of public or non-profit redevelopment investment and private newcomers to purchase vacant properties, did in fact occur. This caused a limited amount of displacement, most of which was due to the redevelopment of certain properties. The survey conducted before the implementation of the Mercer-Jackson Urban Renewal Plan identified those

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102 Interview with Linda Reid on March 14, 2005.
structures that were structurally unsound and required them to be razed. Displacement also occurred with the development of the Mill Hill Historic Park as well as with the widening of Market Street. The redevelopment of certain areas in Mill Hill caused displacement, but not the influx of newcomers.

Stage Two states that housing costs rise and landlords begin to evict long time residents in order to garner higher rent fees from new and more affluent renters. This did not occur in Mill Hill, in which housing prices did not rise significantly until the early 1980’s. In fact the revitalization process was so slow that landlords did not have a reason to increase rents fees to prices unmanageable by the existing tenants. By the time the district began to experience a change significant enough to make landlords want to raise rental prices, many renters had already moved out. The Urban Renewal Plan kept additional renters from replacing those renters that left the community.

Stage Two also predicts an influx of more affluent home owners, which would include young professionals, gay and lesbian households, and artists. This has occurred within the district. Many of the new residents are homeowners as well as professionals. There has also been a substantial increase in gay and lesbian households. It is apparent that such newcomers directly (or even indirectly) displaced long-term residents. Moreover, the amenities that are theoretically supposed to follow such newcomers have not yet developed within
close proximity to the district. The commercial strip on South Broad Street certainly does not cater to this increase of affluent residents.

The third stage predicts escalating housing prices and forced displacement. The housing prices that have escalated are for those properties that have been rehabilitated, thereby making them unaffordable for new lower income residents. However most of the work done on these properties before the early 1990's was done primarily by the homeowner, and not by speculators. These are the houses that are selling for $200,000- $300,000. The houses that have not been extensively rehabilitated are selling for considerably less, although their rates are most likely increasing.

Ms. Kalima Rose also offers three ways of preserving affordable housing within gentrifying neighborhoods. Stabilizing renters is the first suggestion. This would work for those homes that were rented by single families, but a large percent of Mill Hill consisted of multiple family renter-occupied homes. Stabilizing the residents in these homes is problematic because it is not consistent with the goals of the Mercer-Jackson Urban Renewal Plan. The plan sought to reduce density in the neighborhood, which necessitated that a substantial amount of renters move out over time.

Another way proposed by Ms. Rose to preserve affordable housing is to develop limited equity housing cooperatives and other forms of resident
controlled housing. This would enable some portion of renters to make the transition into homeowners. In fact, one such entity was created in Mill Hill in 1982, called the Mill Hill II Community Land Trust. It is unclear how successful this organization has been, but its goals were to help low and moderate income residents on the southern side of Mill Hill to gain ownership of their homes. The Land Trust sold “renovated homes to qualified neighbors at below-market interest rates, preventing them from being displaced from their homes as landlords and developers seek to make a profit by turning them over to wealthier people.” By 1984 the Mill Hill II Community Land Trust owned five houses.

The third way to expand the affordable housing is to have non-profit owned, public sector developed, and private housing with long term affordability restrictions. Providing additional low income housing in Mill Hill has not occurred. Most of the new development is condominiums for moderate to higher income residents. Mill Hill retains the affordable housing that already exists, which is occupied by longer term residents, but is not looking to expand this housing stock.

Mill Hill is a district that is still in the process of revitalization and growth. There are several issues that prove this neighborhood has quite a ways to go

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before being completely revitalized. Several vacant properties are still located within the district. These properties should be rehabilitated and inhabited as soon as possible. Complete restoration is not necessary, but the houses should at least be occupied. In addition, the commercial strip is still struggling to revive itself. South Broad Street is plagued with abandoned buildings and too much undesirable retail that cannot sustain the neighborhood.

If approached from the standpoint of socioeconomics, in one sense, Mill Hill has become gentrified. There has been an influx of higher income individuals purchasing houses within the neighborhood. The community has also seen an increase in gay and lesbian households. But gentrification is not solely hinged on the socioeconomic change of a neighborhood. In terms of displacement and property tax increases, the neighborhood has not experienced gentrification. Property taxes did not escalate to unmanageable rates so as to push long term residents out. Residents were not necessarily displaced by others moving in.

The Mill Hill Historic District proves that preservation and revitalization can occur without mass gentrification. Change is a necessary component to revitalization. This change must include the influx of middle to higher income individuals into the community. This influx of new residents may encourage some displacement but a mass exodus of residents does not have to occur. If the
revitalization plan is implemented over a significant period of time, the neighborhood has time to absorb the changes that will be incurred. Proper planning is the key component that will help to ensure gentrification does not become a significant issue within a revitalized community. As this study on Mill Hill shows, it is not easy to determine from visual examination alone whether a community had truly been gentrified. What is perceived on the exterior can ultimately be disproved through a thorough analysis of events that have contributed to the visual character of the neighborhood. Caution should be taken when viewing any neighborhood, because what one sees on the exterior is not always supported by the narrative of the community.
Appendix B.1. 236 Jackson Street Rehabilitated by Atlantis Historic Properties.
Appendix B.2. 266 Jackson Street Rehabilitated by Atlantis Historic Properties.
Appendix B.3. 211 Mercer Street Rehabilitated by Atlantis Historic Properties.
Appendix B.4. 222 Mercer Street Rehabilitated by Atlantis Historic Properties.
Appendix B.5. 237 Mercer Street Rehabilitated by Atlantis Historic Properties.
Appendix B.7. 217 Clay Street Rehabilitated by Atlantis Historic Properties.
Appendix B.8. 247 Clay Street Rehabilitated by Atlantis Historic Properties.
Appendix B.9. 251 Clay Street Rehabilitated by Atlantis Historic Properties.
Appendix B.10. 19 Greenwood Avenue Rehabilitated by Atlantis Historic Properties.
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