

**Public Notice and Summary
of
New Jersey's Draft Analysis of Impediments**

Any comments regarding the draft of the Analysis of Impediments can be presented at a public hearing scheduled for June 30, 2011 at the Department of Community Affairs building located at 101 S. Broad Street, Trenton, New Jersey in room 129 from 10:00 AM to 12:00 PM or can be forwarded to Sheri Malnak, at the Department of Community Affairs, Division of Housing and Community Resources, PO Box 051, Trenton, New Jersey 08625-0051 until June 30, 2011.

STATE OF NEW JERSEY

DRAFT

**FY 2011-2015
ANALYSIS OF IMPEDIMENTS
TO FAIR HOUSING CHOICE**



**State of New Jersey
Chris Christie, *Governor***

Kim Guadagno, *Lt. Governor*

**Department of Community Affairs
Lori Grifa, *Commissioner***

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Executive Summary

The Department of Community Affairs (DCA) as a recipient of federal funds is required to affirmatively further fair housing. This requirement requires that DCA do the following: 1) conduct and analysis of impediments to fair housing choice; 2) take appropriate actions to overcome the effects of impediments identified through that analysis; and 3) maintain records reflecting the analysis and actions.

All participating jurisdictions are required to submit to the U.S. Department of Housing and Urban Development (HUD) certification of affirmatively furthering fair housing. This certification has three elements, which require entitlements to do the following:

1. Complete an Analysis of Impediments to Fair Housing Choice;
2. Take actions to overcome the effects of any impediments identified through the analysis; and
3. Maintain records reflecting the analysis and actions taken.

An Analysis of Impediments (AI) is an examination of the impediments or barriers to fair housing that affect protected classes within a geographic region.

HUD defines impediments to fair housing choice as follows:

1. Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restricts housing choices or the availability of housing choice.
2. Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

The AI process involves a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the fair housing delivery system and housing transactions, which affect people who are protected under fair housing law. The main sources used to complete this document include: Census data; home mortgage industry data; federal and state housing complaint data; surveys of housing industry experts and stakeholders. This AI is an update of the document published by the New Jersey Department of Community Affairs in 2006.

The impediments identified in this process are as follows:

1. Perception of affordable housing
2. Limited English proficiency
3. Lack of information about fair housing laws and protections
4. Challenges for persons with disabilities
5. Degree of racial and ethnic housing concentration
6. Land use and zoning

Federal and State Fair Housing Laws

The following laws are designed to affirmatively further access to housing and community resources of persons belonging to protected classes. Protected classes are defined in fair housing as race, color, national origin, religion, gender, familial status, and/or disability. Disability is defined as “any mental or physical impairment that significantly limits one or more major life activities”.

The Fair Housing Act and The Housing Amendments Act prohibit housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin. Its coverage includes:

1. Refusing to sell to, rent to or otherwise deal with an interested tenant or buyer.
2. Applying different sale, rental, or occupancy terms for different people.
3. The refusal by real estate professionals or companies to serve minority customers, steering customers to certain neighborhoods or making claims about the racial makeup of an area.
4. Lying about the availability of housing.
5. Blockbusting - frightening people into renting or selling their property by manipulating their prejudices. An example of blockbusting is buying a property at below fair market value by telling people that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association, or other business. This includes charging creditworthy minority customers higher interest rates than other customers.
7. Harassment: Tenants and homeowners have the right not to be harassed or frightened into abandoning their leases or leaving their homes.

The Americans with Disabilities Act (ADA) prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, State and local government services, public accommodations, commercial facilities, and transportation. It also mandates the establishment of telecommunications device for the deaf (TDD/telephone relay services).

The **State of New Jersey’s Law Against Discrimination (LAD)** prohibits discrimination in housing because of race, color, national origin, religion, sex, familial status and handicap, and most recently, domestic partnership and civil union status.

The Law Against Discrimination was amended on September 5, 2002 to prohibit landlords from discriminating against tenants based upon a tenants' source of lawful income, such as a Section 8 voucher, or the age of their children. In addition, it also broadens the powers of housing authorities so that they can bring suit on behalf of a tenant who is discriminated against. Known as the Section 8 Anti-Discrimination bill, a landlord who discriminates can be fined up to \$10,000 for a first offense and up to \$25,000 for a second offense.

The LAD was further amended the following year to make the Division on Civil Rights procedures for filing, investigating and litigating housing discrimination cases almost equal to HUD's procedures for housing discrimination cases, including the right of either party to request a transfer to Superior Court if the Director issues a Finding of Probable Cause.

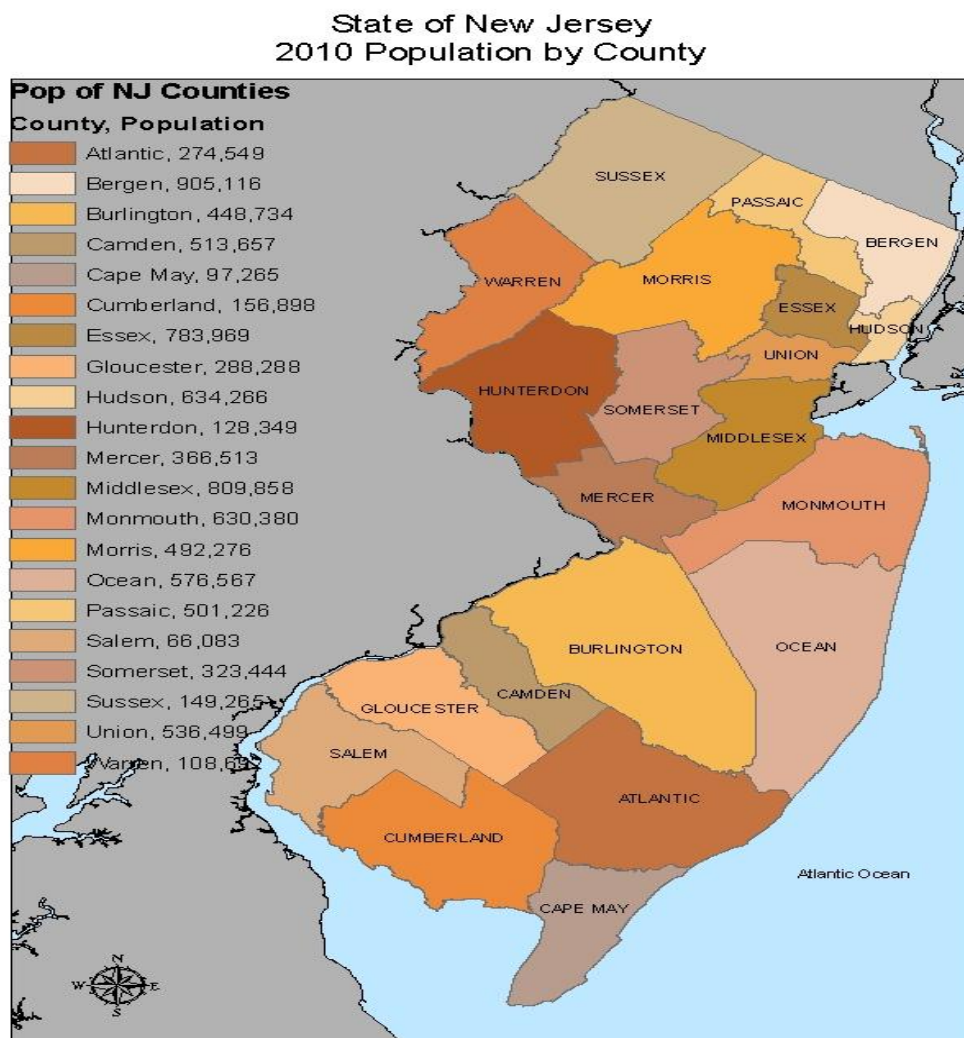
Demographics

Geography

New Jersey is ranked 47th of the fifty states that comprise the United States in terms of area. The total area of the State is 8,729 square miles, of which 14.9% is water, and 85.1% is land. New Jersey spans 70 miles at its widest and 130 miles in length.

New Jersey ranks 11th in the nation in terms of population with 8.7 million people and ranks 2nd in population density, with 1,195.5 people per square mile.

The State of New Jersey is divided into 21 counties and has 566 municipalities.



Population and Race

Over the past 20 years, New Jersey has seen its total population increase by over 1 million people to over 8.7 million. The five most populous cities are Newark (277,140); Jersey City (247,597); Paterson (146,199); Elizabeth (124,969) and Edison (99,967). Newark grew by 1.3 percent since the 2000 Census. Jersey City grew by 3.1 percent, Paterson decreased by 2.0 percent, Elizabeth grew by 3.7 percent and Edison grew by 2.3 percent.

The largest county in the State is Bergen with a population of 905,116 (an increase of 2.4 percent since 2000). The other counties in the top five include Middlesex (809,858); Essex (783,969); Hudson (634,266); and Monmouth (630,380).

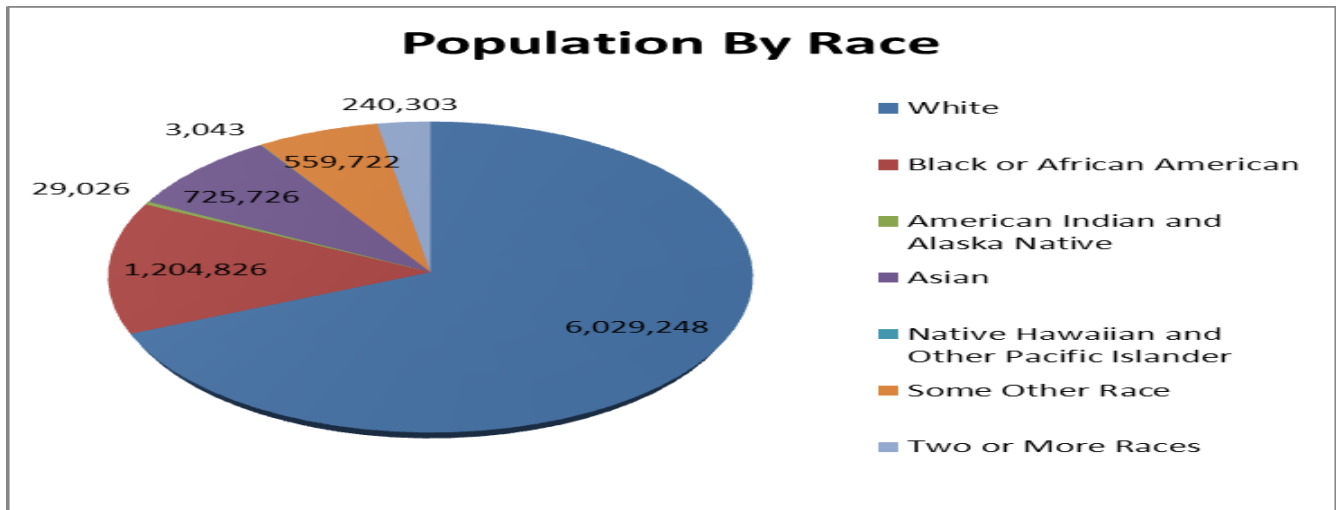
Table 1: County Population

| County | Population 2000 | Population 2010 | Population % Change |
|---------------|----------------------------|----------------------------|--------------------------------|
| Atlantic | 252,552 | 274,549 | 8.7% |
| Bergen | 884,118 | 905,116 | 2.4% |
| Burlington | 423,394 | 448,734 | 6.0% |
| Camden | 508,932 | 513,657 | 0.9% |
| Cape May | 102,326 | 97,265 | -5.0 |
| Cumberland | 146,438 | 156,898 | 7.1% |
| Essex | 793,633 | 783,969 | -1.2% |
| Gloucester | 254,673 | 288,288 | 13.2% |
| Hudson | 608,975 | 634,266 | 4.2% |
| Hunterdon | 121,989 | 128,349 | 5.2% |
| Mercer | 350,761 | 366,513 | 4.5% |
| Middlesex | 750,162 | 809,858 | 8.0% |
| Monmouth | 615,301 | 630,380 | 2.5% |
| Morris | 470,212 | 492,276 | 4.7% |
| Ocean | 510,916 | 576,567 | 12.9% |
| Passaic | 489,049 | 501,226 | 2.5% |
| Salem | 64,285 | 66,083 | 2.8 % |
| Somerset | 297,490 | 323,444 | 8.7% |
| Sussex | 144,166 | 149,265 | 3.5% |
| Union | 522,541 | 536,499 | 2.7% |
| Warren | 102,437 | 108,692 | 6.1% |

2010 Census

New Jersey is an extremely diverse state with a variety of races. According to the 2010 Census, 71% of the State's population is White. The next largest racial group is Black, representing 14% of the total population. The following tables illustrate the racial and ethnic breakdown for the State.

Table 2: Population By Race



2010 Census

From 1990-2010, New Jersey's White population decreased by 3.8% while its Asian population increased by 8.3%. New Jersey's Black population has remained stable, seeing only a 1.5% increase over this period.

New Jersey's Hispanic population has grown over 10% in the following 7 counties: Atlantic (10.1%), Bergen (10.4%), Cumberland (15.3%), Hudson (17.3%), Middlesex (10.2%), Passaic (19.2%) and Union (15.3%). In addition, over 75% of individuals residing in Union City, Perth Amboy and West New York are Hispanic/Latino.

Table 3: Percent Change in Race 1990-2010

| Percent Increase 1990 -2010 | White | Black | American Indian and Alaska Native | Asian | Some Other Race | Hispanic or Latino |
|--|--------------|--------------|--|--------------|--------------------------------|-------------------------------|
| Atlantic County | -6% | 0% | 0% | 6% | 7% | 10% |
| Bergen County | -10% | 1% | 0% | 8% | 6% | 10% |
| Burlington County | -6% | 3% | 0% | 2% | 4% | 3% |
| Camden County | -6% | 4% | 0% | 3% | 5% | 8% |
| Cape May County | -1% | -1% | 0% | 0% | 4% | 4% |
| Cumberland County | -2% | 5% | 0% | 1% | 8% | 15% |
| Essex County | -3% | 5% | 0% | 2% | 7% | 9% |
| Gloucester County | -4% | 2% | 0% | 1% | 3% | 3% |
| Hudson County | 2% | 2% | 0% | 8% | 11% | 17% |
| Hunterdon County | -3% | 1% | 0% | 2% | 2% | 4% |
| Mercer County | -9% | 3% | 0% | 6% | 6% | 9% |
| Middlesex County | -17% | 2% | 0% | 15% | 7% | 10% |
| Monmouth County | -1% | -1% | 0% | 2% | 4% | 6% |
| Morris County | -5% | 0% | 0% | 5% | 4% | 7% |
| Ocean County | -1% | 1% | 0% | 1% | 3% | 5% |
| Passaic County | 4% | 1% | 1% | 3% | 10% | 19% |
| Salem County | -2% | 0% | 0% | 0% | 4% | 5% |
| Somerset County | -14% | 3% | 0% | 10% | 5% | 9% |
| Sussex County | -2% | 1% | 0% | 1% | 3% | 4% |
| Union County | -4% | 6% | 0% | 2% | 8% | 15% |
| Warren County | -5% | 2% | 0% | 2% | 3% | 5% |

2010 Census

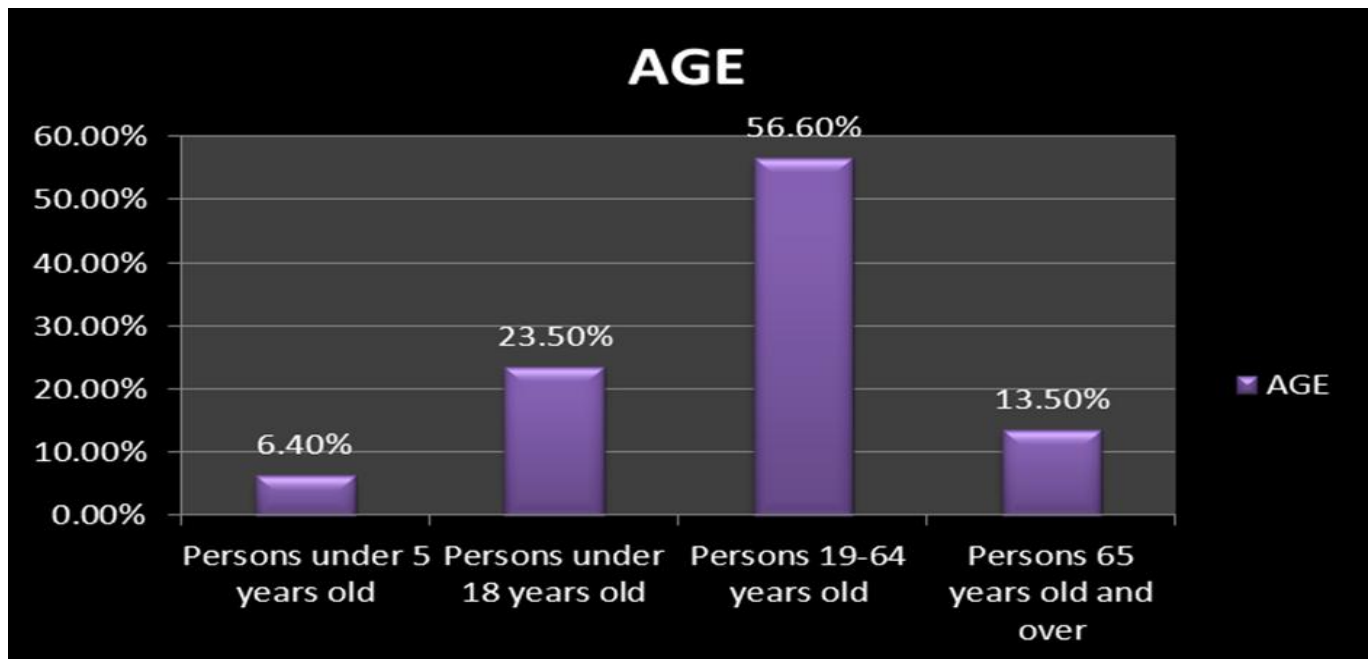
Table 4 represents the racial breakdown of the population by county. The data shows that the Black community remains concentrated in Essex County with (41%). Generally, the Hispanic community is scattered throughout the State, with the most significant concentrations found in Hudson (41%) and Passaic (36%) counties.

Table 4: Population By Race By County

| Geography | Universe: TOTAL POPULATION: | % TOTAL POPULATION: By County | White | Black | Asian | Hispanic or Latino | American Indian and Alaska Native | Native Hawaiian and Other Pacific Islander |
|-------------------|-----------------------------------|-------------------------------------|--------|--------|-------|-----------------------|--------------------------------------|--|
| New Jersey | 8,791,894 | 100.0% | 70.68% | 13.65% | 7.77% | 16.68% | 0.26% | 0.02% |
| Atlantic County | 274,549 | 3.1% | 68.1% | 16.3% | 6.5% | 15.3% | 0.3% | 0.0% |
| Bergen County | 905,116 | 10.3% | 74.3% | 5.8% | 14.8% | 15.6% | 0.2% | 0.0% |
| Burlington County | 448,734 | 5.1% | 75.5% | 16.3% | 4.3% | 5.8% | 0.1% | 0.0% |
| Camden County | 513,657 | 5.8% | 66.2% | 19.0% | 4.8% | 12.8% | 0.5% | 0.0% |
| Cape May County | 97,265 | 1.1% | 90.6% | 5.9% | 0.2% | - | 0.4% | 0.0% |
| Cumberland County | 156,898 | 1.8% | 64.1% | 20.8% | 1.0% | 24.8% | 1.2% | 0.0% |
| Essex County | 783,969 | 8.9% | 44.4% | 40.5% | 4.3% | 19.4% | 0.3% | 0.1% |
| Gloucester County | 288,288 | 3.3% | 84.1% | 10.1% | 2.2% | 4.0% | 0.0% | 0.0% |
| Hudson County | 634,266 | 7.2% | 60.0% | 13.7% | 11.4% | 40.7% | 0.6% | 0.0% |
| Hunterdon County | 128,349 | 1.5% | 91.0% | 3.0% | 3.2% | - | 0.0% | 0.1% |
| Mercer County | 366,513 | 4.2% | 65.9% | 19.5% | 8.1% | 13.8% | 0.1% | 0.1% |
| Middlesex County | 809,858 | 9.2% | 64.5% | 10.1% | 19.4% | 18.0% | 0.2% | 0.0% |
| Monmouth County | 630,380 | 7.2% | 82.7% | 7.6% | 5.3% | 9.1% | 0.3% | 0.0% |
| Morris County | 492,276 | 5.6% | 83.4% | 3.2% | 8.8% | 11.3% | 0.4% | 0.1% |
| Ocean County | 576,567 | 6.6% | 91.3% | 3.4% | 1.9% | 7.3% | 0.1% | 0.0% |
| Passaic County | 501,226 | 5.7% | 63.5% | 12.4% | 4.8% | 35.8% | 0.3% | 0.0% |
| Salem County | 66,083 | 0.8% | 79.8% | 15.1% | 0.3% | - | 0.1% | 0.0% |
| Somerset County | 323,444 | 3.7% | 72.6% | 9.0% | 13.1% | 12.7% | 0.3% | 0.0% |
| Sussex County | 149,265 | 1.7% | 93.7% | 2.1% | 2.4% | - | 0.1% | 0.0% |
| Union County | 536,499 | 6.1% | 59.9% | 21.6% | 4.6% | 26.3% | 0.1% | 0.0% |
| Warren County | 108,692 | 1.2% | 90.6% | 3.7% | 2.8% | - | 0.1% | 0.0% |

2010 Census

Table 5: Population By Age



2010 Census

Income Characteristics

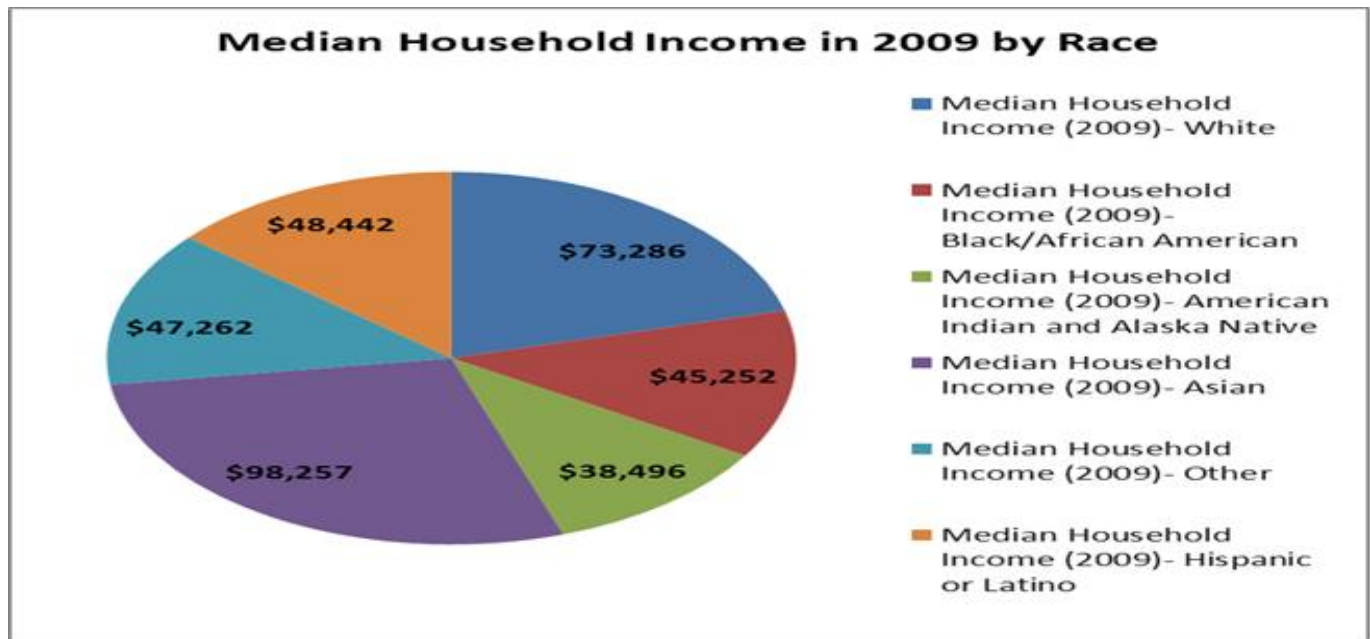
The median household income in New Jersey was \$68,342 in 2009. Although New Jersey households earn significantly more than the national average, the median household incomes vary significantly by racial and ethnic background. With the exception of the Asian population, minorities earn significantly less income.

Table 6: Median Household Income

| Geography | Median Household Income (2009): All Households | Median Household Income (2009)- White | Median Household Income (2009)- Black/African American | Median Household Income (2009)- American Indian and Alaska Native | Median Household Income (2009)- Asian | Median Household Income (2009)- Other | Median Household Income (2009)- Hispanic or Latino |
|---------------|--|---------------------------------------|--|---|---------------------------------------|---------------------------------------|--|
| United States | \$50,221 | \$53,131 | \$33,463 | \$35,381 | \$68,780 | \$39,122 | \$39,923 |
| New Jersey | \$68,342 | \$73,286 | \$45,252 | \$38,496 | \$98,257 | \$47,262 | \$48,442 |

2009 American Community Survey

Table 7: Median Household Income By Race



2009 American Community Survey

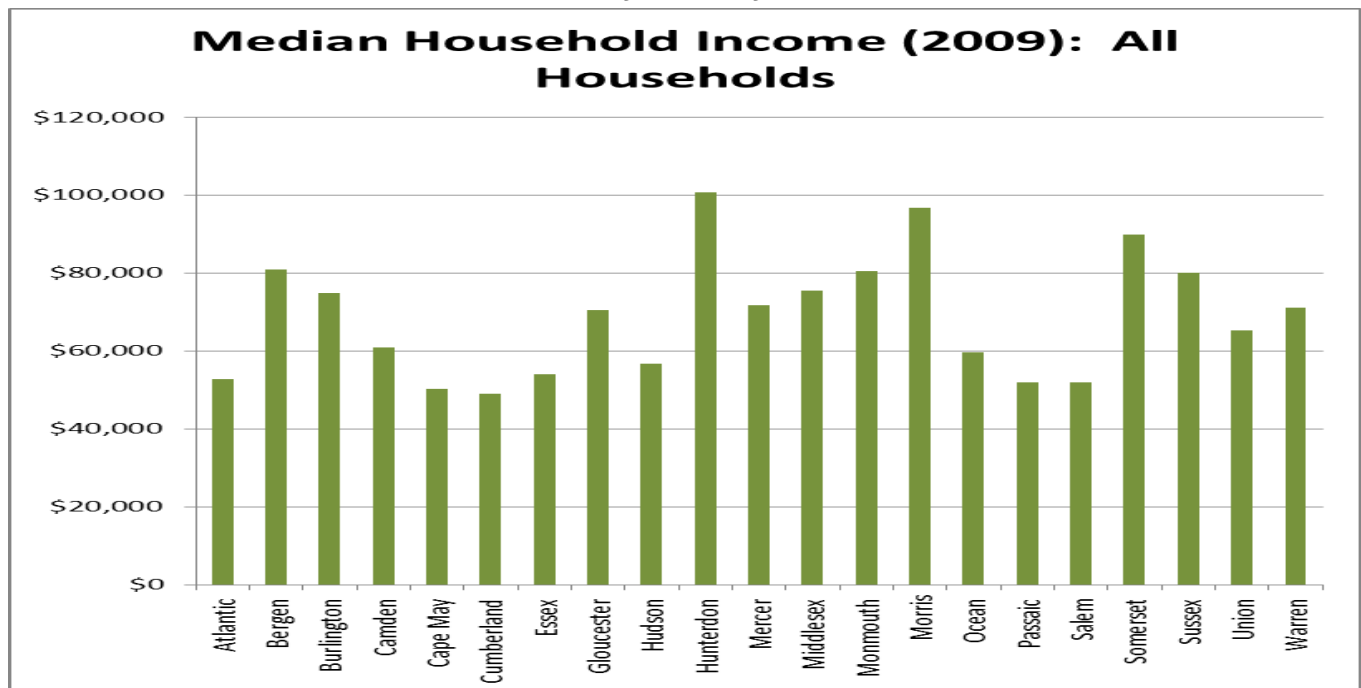
Table 8: Household Income by Race and County

| Geography | Median Household Income (2009): All Households | Median Household Income (2009)- White | Median Household Income (2009)- Black/African American | Median Household Income (2009)- American Indian and Alaska Native | Median Household Income (2009)- Asian | Median Household Income (2009)- Other | Median Household Income (2009)- Hispanic or Latino |
|------------|--|---------------------------------------|--|---|---------------------------------------|---------------------------------------|--|
| Atlantic | \$52,864 | \$60,780 | \$35,479 | - | \$55,399 | \$45,933 | \$51,274 |
| Bergen | \$80,900 | \$80,406 | \$70,633 | - | \$91,693 | \$69,947 | \$67,772 |
| Burlington | \$74,924 | \$77,467 | \$56,580 | \$52,156 | \$98,265 | \$68,802 | \$63,882 |
| Camden | \$60,946 | \$69,075 | \$41,909 | \$22,242 | \$91,848 | \$37,952 | \$36,677 |
| Cape May | \$50,184 | \$50,673 | \$35,057 | \$90,120 | \$53,438 | - | \$42,113 |
| Cumberland | \$48,959 | \$51,688 | \$40,451 | \$29,474 | \$70,789 | \$38,056 | \$35,734 |
| Essex | \$54,085 | \$74,982 | \$39,690 | - | \$100,895 | \$43,285 | \$44,944 |
| Gloucester | \$70,487 | \$72,271 | \$58,249 | - | \$60,646 | \$62,617 | \$43,287 |
| Hudson | \$56,745 | \$58,799 | \$42,676 | \$50,611 | \$82,854 | \$48,821 | \$41,724 |
| Hunterdon | \$100,729 | \$100,129 | - | - | \$174,566 | - | - |
| Mercer | \$71,650 | \$80,411 | \$41,950 | - | \$126,121 | \$58,645 | \$52,802 |
| Middlesex | \$75,531 | \$71,228 | \$64,538 | - | \$104,432 | \$61,085 | \$52,275 |
| Monmouth | \$80,553 | \$84,400 | \$36,732 | - | \$107,545 | \$46,714 | \$55,032 |
| Morris | \$96,787 | \$97,907 | \$88,929 | \$13,422 | \$99,693 | \$43,974 | \$69,205 |
| Ocean | \$59,706 | \$59,848 | \$58,314 | \$34,535 | \$64,597 | \$56,279 | \$57,394 |
| Passaic | \$51,828 | \$61,643 | \$30,346 | \$106,345 | \$102,028 | \$33,451 | \$36,255 |
| Salem | \$51,907 | \$62,395 | \$24,938 | - | - | \$30,769 | \$23,909 |
| Somerset | \$89,871 | \$90,359 | \$62,759 | - | \$118,775 | \$40,169 | \$58,054 |
| Sussex | \$80,120 | \$81,547 | \$58,349 | - | \$68,601 | \$31,705 | \$85,324 |
| Union | \$65,250 | \$72,232 | \$51,173 | - | \$97,590 | \$53,443 | \$49,101 |
| Warren | \$71,162 | \$71,390 | - | - | \$94,349 | \$100,388 | \$87,907 |

2009 American Community Survey

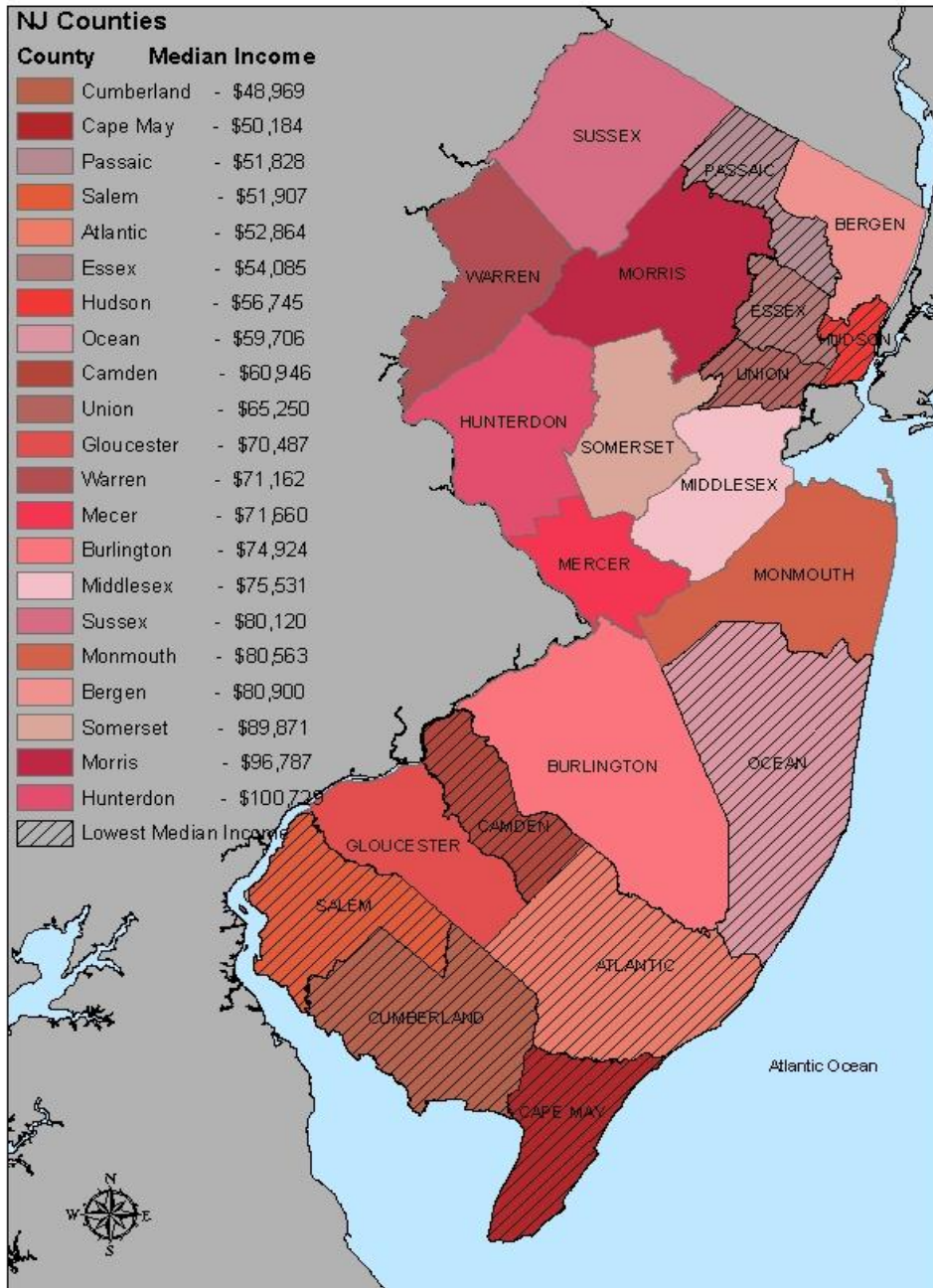
The counties having the highest median incomes are Hunterdon, Morris and Somerset and the ones having the lowest incomes are Cumberland, Passaic and Salem.

Table 9: Median Household Income By County



2009 American Community Survey

State of New Jersey 2009 Median Income by County



Poverty

The following chart shows the estimated percentage of people living below the poverty level in 2009. Over 9% or 799,099 people in New Jersey lived below the poverty level. The following counties had a higher percentage of poverty than the national average of 14.3%: Passaic, Cumberland, Essex and Hudson. These figures are partially the result of the economic downturn that occurred nationally in 2008.

Table 10: Poverty by Age and County

| Geography | Population for Whom Poverty Status is Determined (2009 Estimate) | Population Living in Poverty (2009 Estimate) | % Income in the past 12 months below poverty level (Estimate) | % Living below poverty level; Birth-17 years (2009 Estimate) | % Living below poverty level; 18-64 years (2009 Estimate) | % Living below poverty level; 65 and Over (2009 Estimate) |
|-------------------|--|--|---|--|---|---|
| United States | 299,026,555 | 42,868,163 | 14.3% | 4.9% | 8.2% | 1.2% |
| New Jersey | 8,531,160 | 799,099 | 9.4% | 3.2% | 5.1% | 1.0% |
| Atlantic County | 261,587 | 28,221 | 10.8% | 4.1% | 5.4% | 1.3% |
| Bergen County | 885,409 | 58,614 | 6.6% | 1.9% | 3.6% | 1.2% |
| Burlington County | 432,975 | 25,282 | 5.8% | 1.7% | 3.5% | 0.6% |
| Camden County | 507,723 | 57,544 | 11.3% | 4.3% | 6.0% | 1.1% |
| Cape May County | 93,407 | 9,354 | 10.0% | 2.4% | 6.5% | 1.2% |
| Cumberland County | 146,900 | 23,574 | 16.0% | 6.1% | 8.6% | 1.4% |
| Essex County | 749,541 | 108,369 | 14.5% | 5.4% | 7.7% | 1.4% |
| Gloucester County | 283,345 | 22,585 | 8.0% | 2.7% | 4.1% | 1.1% |
| Hudson County | 591,841 | 85,546 | 14.5% | 4.7% | 8.1% | 1.7% |
| Hunterdon County | 128,856 | 6,241 | 4.8% | 1.2% | 3.2% | 0.5% |
| Mercer County | 355,414 | 39,572 | 11.1% | 3.6% | 6.8% | 0.8% |
| Middlesex County | 768,241 | 62,203 | 8.1% | 2.5% | 4.9% | 0.7% |
| Monmouth County | 637,521 | 43,811 | 6.9% | 2.2% | 3.9% | 0.8% |
| Morris County | 479,282 | 15,769 | 3.3% | 0.8% | 1.9% | 0.6% |
| Ocean County | 565,018 | 44,885 | 7.9% | 2.9% | 3.9% | 1.2% |
| Passaic County | 480,987 | 82,882 | 17.2% | 6.6% | 8.8% | 1.8% |
| Salem County | 65,674 | 6,394 | 9.7% | 4.2% | 5.0% | 0.5% |
| Somerset County | 321,421 | 12,943 | 4.0% | 1.1% | 2.4% | 0.6% |
| Sussex County | 149,432 | 8,507 | 5.7% | 2.2% | 3.0% | 0.5% |
| Union County | 518,100 | 49,380 | 9.5% | 3.4% | 5.1% | 1.0% |
| Warren County | 108,486 | 7,423 | 6.8% | 2.3% | 4.1% | 0.5% |

2009 American Community Survey

Minimum Wage: The Division of Wage and Hour Compliance administers and enforces New Jersey State Labor Laws by enforcing a minimum wage; the current minimum wage rate in New Jersey is \$7.25 per hour. A full-time, minimum wage worker earns only about \$15,080 per year in gross pay which is \$7,270 less than the poverty line for a household of four as defined by the federal government (\$22,350 per year).

2011 US Department of Health and Human Services Poverty Guidelines

| Persons in Family | 48 Contiguous States and D.C. |
|--------------------------|--------------------------------------|
| 1 | \$10,890 |
| 2 | 14,710 |
| 3 | 18,530 |
| 4 | 22,350 |
| 5 | 26,170 |
| 6 | 29,990 |
| 7 | 33,810 |
| 8 | 37,630 |

Education

Approximately 29 percent of the State’s total population who were 25 years and older earned a diploma or GED. Approximately 28 percent earned an Associate’s or Bachelor’s degree.

Table 11: Education Attainment

| Geography | 12th grade, no diploma (Estimate) | Regular high school diploma (Estimate) | GED or alternative credential (Estimate) | Associate's degree (Estimate) | Bachelor's degree (Estimate) | Master's degree (Estimate) | Professional school degree (Estimate) | Doctorate degree (Estimate) |
|----------------------|--|---|---|--------------------------------------|-------------------------------------|-----------------------------------|--|------------------------------------|
| United States | 1.8% | 24.6% | 3.9% | 7.5% | 17.6% | 7.2% | 1.9% | 1.2% |
| New Jersey | 1.7% | 26.8% | 2.5% | 6.2% | 21.6% | 9.3% | 2.4% | 1.3% |

2009 American Community Survey

Residents in Bergen, Hunterdon, Monmouth and Morris counties possess the most Bachelor Degrees.

Table 12: Education Attainment By County

| County | 12th grade, no diploma (Estimate) | Regular high school diploma (Estimate) | GED or alternative credential (Estimate) | Associate's degree (Estimate) | Bachelor's degree (Estimate) | Master's degree (Estimate) | Professional school degree (Estimate) | Doctorate degree (Estimate) |
|------------|-----------------------------------|--|--|-------------------------------|------------------------------|----------------------------|---------------------------------------|-----------------------------|
| Atlantic | 2.4% | 32.4% | 3.5% | 7.7% | 15.2% | 5.3% | 1.8% | 0.9% |
| Bergen | 1.8% | 22.9% | 1.7% | 5.1% | 27.4% | 12.1% | 3.8% | 1.2% |
| Burlington | 1.5% | 27.1% | 3.0% | 7.7% | 22.6% | 8.2% | 2.1% | 0.7% |
| Camden | 1.9% | 28.6% | 3.4% | 6.7% | 17.6% | 6.8% | 2.3% | 0.9% |
| Cape May | 2.5% | 31.2% | 4.3% | 7.3% | 16.9% | 6.0% | 1.4% | 1.0% |
| Cumberland | 1.5% | 31.7% | 7.3% | 5.2% | 11.2% | 3.2% | 0.7% | 0.6% |
| Essex | 2.0% | 27.7% | 2.7% | 4.9% | 18.9% | 7.9% | 3.0% | 1.2% |
| Gloucester | 1.5% | 31.1% | 3.6% | 6.9% | 19.1% | 6.6% | 1.2% | 0.9% |
| Hudson | 2.1% | 23.2% | 2.0% | 4.5% | 22.7% | 9.4% | 2.2% | 0.9% |
| Hunterdon | 0.4% | 20.5% | 1.9% | 7.3% | 27.8% | 14.0% | 2.8% | 3.5% |
| Mercer | 1.8% | 22.2% | 2.2% | 6.2% | 20.7% | 12.0% | 2.5% | 2.9% |
| Middlesex | 1.6% | 26.1% | 2.5% | 6.7% | 22.5% | 11.0% | 1.9% | 1.9% |
| Monmouth | 1.4% | 24.8% | 2.0% | 6.9% | 24.3% | 10.6% | 3.2% | 1.2% |
| Morris | 1.2% | 20.9% | 1.4% | 6.0% | 30.2% | 14.1% | 3.6% | 2.1% |
| Ocean | 2.2% | 32.8% | 4.0% | 6.7% | 17.2% | 6.0% | 0.9% | 0.7% |
| Passaic | 1.9% | 31.8% | 2.5% | 5.2% | 17.5% | 5.2% | 1.7% | 0.7% |
| Salem | 2.0% | 35.8% | 2.6% | 9.3% | 14.4% | 3.5% | 0.7% | 0.4% |
| Somerset | 0.8% | 22.2% | 1.1% | 6.6% | 27.0% | 16.0% | 3.5% | 2.3% |
| Sussex | 0.5% | 30.6% | 2.2% | 7.9% | 19.7% | 7.0% | 0.8% | 1.1% |
| Union | 1.6% | 30.3% | 1.8% | 5.9% | 18.6% | 8.4% | 2.1% | 1.5% |
| Warren | 1.8% | 30.0% | 3.4% | 7.2% | 19.7% | 7.2% | 0.8% | 0.7% |

2009 Warren American Community Survey

Housing Units

Housing Market

The housing market throughout the State has been weak for some time now, with declining numbers of sales on homes. This decline can be seen by the reduction in the average monthly receipts collected from the realty transfer fees for the New Jersey Affordable Housing Trust Fund.

| New Jersey Affordable Housing Trust Fund | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Month | FY2010 | FY2009 | FY2008 | FY2007 | FY2006 |
| Average Monthly Receipts | \$3,569,194 | \$3,874,775 | \$6,463,905 | \$7,785,958 | \$9,111,877 |

Housing Units

According to the 2010 Census, New Jersey had a total of 3,553,562 housing units. The majority of these housing units are located in Newark, Jersey City, Paterson and Elizabeth. The following chart identifies the 50 municipalities that have the most housing units.

Table 13: Housing Units

| | Geographic Area | County | Total Population | Total Housing Units | Housing Units Occupied | Housing Units Vacant | Percent Vacant |
|----|-----------------------|------------|------------------|---------------------|------------------------|----------------------|----------------|
| | New Jersey | | 8,791,894 | 3,553,562 | 3,214,360 | 339,202 | 9.55% |
| 1 | Newark | Essex | 277,140 | 109,520 | 94,542 | 14,978 | 13.68% |
| 2 | Jersey City | Hudson | 247,597 | 108,720 | 96,859 | 11,861 | 10.91% |
| 3 | Paterson | Passaic | 146,199 | 47,946 | 44,329 | 3,617 | 7.54% |
| 4 | Elizabeth | Union | 124,969 | 45,516 | 41,596 | 3,920 | 8.61% |
| 5 | Toms River | Ocean | 91,239 | 43,334 | 34,760 | 8,574 | 19.79% |
| 6 | Edison | Middlesex | 99,967 | 36,302 | 34,972 | 1,330 | 3.66% |
| 7 | Hamilton, | Mercer | 88,464 | 36,170 | 34,534 | 1,636 | 4.52% |
| 8 | Woodbridge | Middlesex | 99,585 | 36,124 | 34,615 | 1,509 | 4.18% |
| 9 | Brick | Ocean | 75,072 | 33,677 | 29,842 | 3,835 | 11.39% |
| 10 | Trenton | Mercer | 84,913 | 33,035 | 28,578 | 4,457 | 13.49% |
| 11 | Clifton | Passaic | 84,136 | 31,946 | 30,661 | 1,285 | 4.02% |
| 12 | East Orange | Essex | 64,270 | 28,803 | 24,945 | 3,858 | 13.39% |
| 13 | Cherry Hill | Camden | 71,045 | 28,452 | 26,882 | 1,570 | 5.52% |
| 14 | Camden | Camden | 77,344 | 28,358 | 24,475 | 3,883 | 13.69% |
| 15 | Bayonne | Hudson | 63,024 | 27,799 | 25,237 | 2,562 | 9.22% |
| 16 | Hoboken | Hudson | 50,005 | 26,855 | 25,041 | 1,814 | 6.75% |
| 17 | Lakewood | Ocean | 92,843 | 26,337 | 24,283 | 2,054 | 7.80% |
| 18 | Manchester | Ocean | 43,070 | 25,886 | 22,840 | 3,046 | 11.77% |
| 19 | Middletown | Monmouth | 66,522 | 24,959 | 23,962 | 997 | 3.99% |
| 20 | Union City | Union | 66,455 | 24,931 | 22,814 | 2,117 | 8.49% |
| 21 | Gloucester | Gloucester | 64,634 | 24,711 | 23,566 | 1,145 | 4.63% |
| 22 | Old Bridge | Middlesex | 65,375 | 24,638 | 23,777 | 861 | 3.49% |
| 23 | Franklin | Somerset | 62,300 | 24,426 | 23,301 | 1,125 | 4.61% |
| 24 | North Bergen | Hudson | 60,773 | 23,912 | 22,062 | 1,850 | 7.74% |
| 25 | Berkeley | Ocean | 41,255 | 23,818 | 20,349 | 3,469 | 14.56% |
| 26 | Irvington | Essex | 53,926 | 23,196 | 20,093 | 3,103 | 13.38% |
| 27 | Vineland | Cumberland | 60,724 | 22,661 | 21,450 | 1,211 | 5.34% |
| 28 | Parsippany-Troy Hills | Morris | 53,238 | 21,274 | 20,279 | 995 | 4.68% |
| 29 | Ocean City | Cape May | 11,701 | 20,871 | 5,890 | 14,981 | 71.78% |
| 30 | Passaic | Passaic | 69,781 | 20,432 | 19,411 | 1,021 | 5.00% |
| 31 | Jackson | Ocean | 54,856 | 20,342 | 19,417 | 925 | 4.55% |
| 32 | Union | Union | 56,642 | 20,250 | 19,556 | 694 | 3.43% |
| 33 | West New York | Hudson | 49,708 | 20,018 | 18,852 | 1,166 | 5.82% |
| 34 | Atlantic City | Atlantic | 39,558 | 20,013 | 15,504 | 4,509 | 22.53% |
| 35 | Wayne | Passaic | 54,717 | 19,768 | 19,127 | 641 | 3.24% |
| 36 | Bloomfield | Essex | 47,315 | 19,470 | 18,387 | 1,083 | 5.56% |
| 37 | Hackensack | Bergen | 43,010 | 19,375 | 18,142 | 1,233 | 6.36% |
| 38 | Evesham | Camden | 45,538 | 18,303 | 17,620 | 683 | 3.73% |
| 39 | Mount Laurel | Burlington | 41,864 | 18,249 | 17,538 | 711 | 3.90% |
| 40 | Monroe | Gloucester | 39,132 | 18,002 | 16,497 | 1,505 | 8.36% |
| 41 | Howell | Monmouth | 51,075 | 17,979 | 17,260 | 719 | 4.00% |
| 42 | Fort Lee | Bergen | 35,345 | 17,818 | 16,371 | 1,447 | 8.12% |
| 43 | Washington | Gloucester | 48,559 | 17,810 | 17,287 | 523 | 2.94% |
| 44 | Piscataway | Middlesex | 56,044 | 17,777 | 17,050 | 727 | 4.09% |
| 45 | West Orange | Essex | 46,207 | 17,612 | 16,790 | 822 | 4.67% |
| 46 | East Brunswick | Middlesex | 47,512 | 17,367 | 16,810 | 557 | 3.21% |
| 47 | Bridgewater | Somerset | 44,464 | 16,657 | 16,111 | 546 | 3.28% |
| 48 | Plainfield | Union | 49,808 | 16,621 | 15,180 | 1,441 | 8.67% |
| 49 | Perth Amboy | Middlesex | 50,814 | 16,556 | 15,419 | 1,137 | 6.87% |
| 50 | Sayreville | Middlesex | 42,704 | 16,393 | 15,636 | 757 | 4.62% |

2010 Census

The following chart identifies the number of building permits issued in 2010 by county. Middlesex and Ocean counties were issued the most permits.

Table 14: Building Permits

| BUILDING PERMITS ISSUED IN 2010 | |
|--|-------------|
| Atlantic County | 397 |
| Bergen County | 734 |
| Burlington County | 532 |
| Camden County | 353 |
| Cape May County | 301 |
| Cumberland County | 196 |
| Essex County | 539 |
| Gloucester County | 588 |
| Hudson County | 668 |
| Hunterdon County | 212 |
| Mercer County | 427 |
| Middlesex County | 1152 |
| Monmouth County | 719 |
| Morris County | 411 |
| Ocean County | 1027 |
| Passaic County | 325 |
| Salem County | 74 |
| Somerset County | 511 |
| Sussex County | 155 |
| Union County | 633 |
| Warren County | 144 |

Housing Quality

The Census data contains the following factors that describe the condition of the housing stock. They include the presence of kitchen and plumbing facilities, heating source and overcrowding.

- More than 97% of New Jersey’s housing units had kitchen facilities. Only 2.1% lacked complete kitchen facilities.
- Only 1.1% of the housing units lacked complete plumbing facilities.
- Heating source: 12.5% of homes were heated by fuel oil, kerosene, coal, coke, wood, used another fuel or no fuel at all.
- While overcrowding is found among just 4% of New Jersey households overall, many of these large households are not able to secure large rental units that are in standard

condition and are affordable.

The following two charts summarize the findings noted above.

Table 15: Housing Conditions

| Geography | Universe: HOUSING UNITS: Total (Estimate) | % Housing: Lacking complete kitchen facilities (Estimate) | % Housing: Lacking complete plumbing facilities (Estimate) | % HOUSING UNITS: That use Fuel oil, Kerosene, Coal or coke, Wood, Other or No fuel used |
|-------------------|--|--|---|--|
| United States | 129,949,960 | 3.0% | 2.1% | 9.0% |
| New Jersey | 3,524,954 | 2.1% | 1.1% | 12.5% |
| Atlantic County | 127,763 | 0.9% | 1.0% | 10.3% |
| Bergen County | 351,486 | 2.0% | 1.0% | 9.0% |
| Burlington County | 176,029 | 0.8% | 0.5% | 13.2% |
| Camden County | 206,957 | 2.2% | 1.7% | 10.9% |
| Cape May County | 101,044 | 1.0% | 0.6% | 5.7% |
| Cumberland County | 56,096 | 3.9% | 0.9% | 31.2% |
| Essex County | 312,842 | 3.8% | 1.2% | 11.9% |
| Gloucester County | 107,922 | 1.6% | 1.2% | 15.9% |
| Hudson County | 259,674 | 3.3% | 1.5% | 8.7% |
| Hunterdon County | 49,047 | 1.8% | 0.7% | 39.0% |
| Mercer County | 141,156 | 3.2% | 2.2% | 10.8% |
| Middlesex County | 288,988 | 1.3% | 0.8% | 7.6% |
| Monmouth County | 257,756 | 2.3% | 1.1% | 7.1% |
| Morris County | 185,572 | 1.3% | 0.7% | 23.7% |
| Ocean County | 275,763 | 0.9% | 1.0% | 7.4% |
| Passaic County | 172,400 | 3.0% | 1.2% | 8.8% |
| Salem County | 27,757 | 0.4% | 0.4% | 43.1% |
| Somerset County | 122,408 | 1.6% | 0.6% | 8.6% |
| Sussex County | 60,874 | 1.3% | 0.8% | 54.9% |
| Union County | 197,782 | 3.0% | 1.4% | 11.6% |
| Warren County | 45,638 | 1.4% | 0.3% | 38.5% |

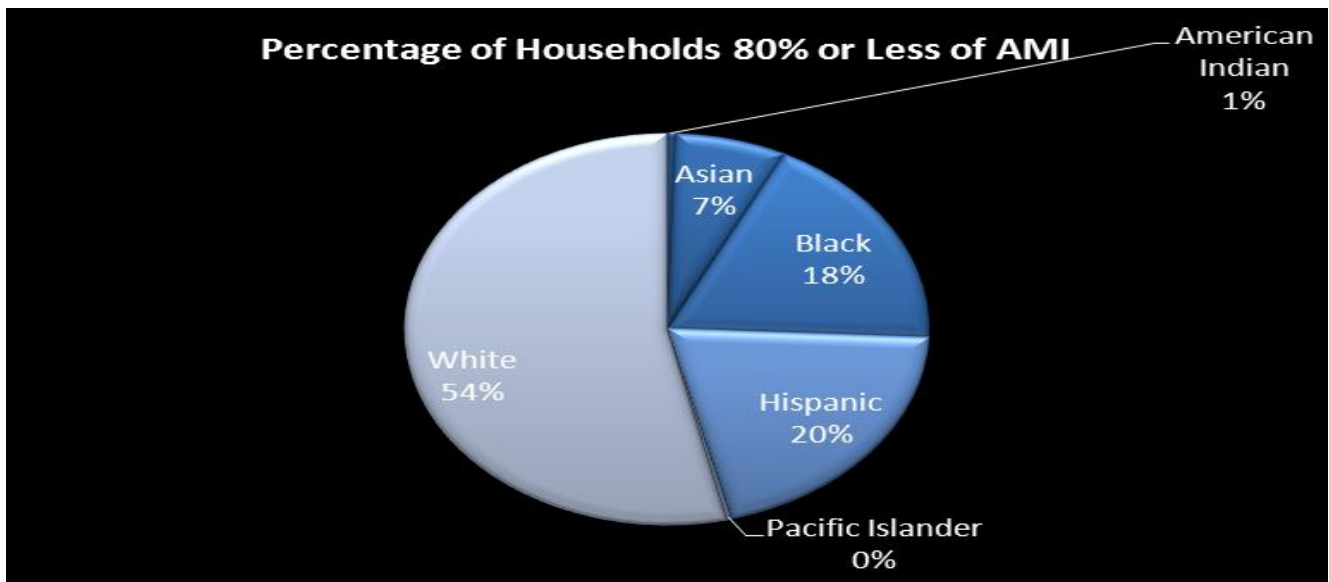
2009 American Community Survey

Table 16: Housing Conditions of Low-Income Households

| Housing Conditions of Low Income Households (2009) | | | | | |
|---|---|--|---|---|---|
| County | Percent of Low-Income Households with Housing Issues | Number of Low-Income Households | Number of Low-Income Households in Substandard Units | Number of Low-Income Households in Overcrowded Units | Number of Low-Income Households in Cost-Burdened Units |
| Atlantic | 80% | 23,915 | 330 | 520 | 18,315 |
| Bergen | 83% | 68,405 | 565 | 1,845 | 54,630 |
| Burlington | 82% | 26,450 | 320 | 475 | 20,895 |
| Camden | 82% | 48,055 | 555 | 1,520 | 37,345 |
| Cape May | 80% | 10,500 | 115 | 245 | 7,990 |
| Cumberland | 76% | 12,355 | 99 | 289 | 8,955 |
| Essex | 78% | 94,285 | 1,355 | 6,250 | 66,335 |
| Gloucester | 79% | 19,260 | 180 | 220 | 14,810 |
| Hudson | 82% | 67,875 | 1,190 | 5,895 | 48,480 |
| Hunterdon | 81% | 7,365 | 90 | 204 | 5,650 |
| Mercer | 77% | 32,745 | 145 | 935 | 24,100 |
| Middlesex | 80% | 64,965 | 720 | 2,670 | 48,890 |
| Monmouth | 82% | 46,940 | 670 | 1,470 | 36,230 |
| Morris | 83% | 24,750 | 280 | 775 | 19,380 |
| Ocean | 74% | 64,965 | 475 | 1,760 | 45,575 |
| Passaic | 84% | 55,970 | 1,085 | 3,455 | 42,695 |
| Salem | 79% | 6,245 | 99 | 125 | 4,720 |
| Somerset | 87% | 18,945 | 370 | 385 | 15,645 |
| Sussex | 84% | 9,155 | 34 | 179 | 7,500 |
| Union | 86% | 48,260 | 1,185 | 2,825 | 37,555 |
| Warren | 72% | 10,315 | 70 | 105 | 7,280 |
| TOTAL | | 761,720 | 9,932 | 32,147 | 572,975 |

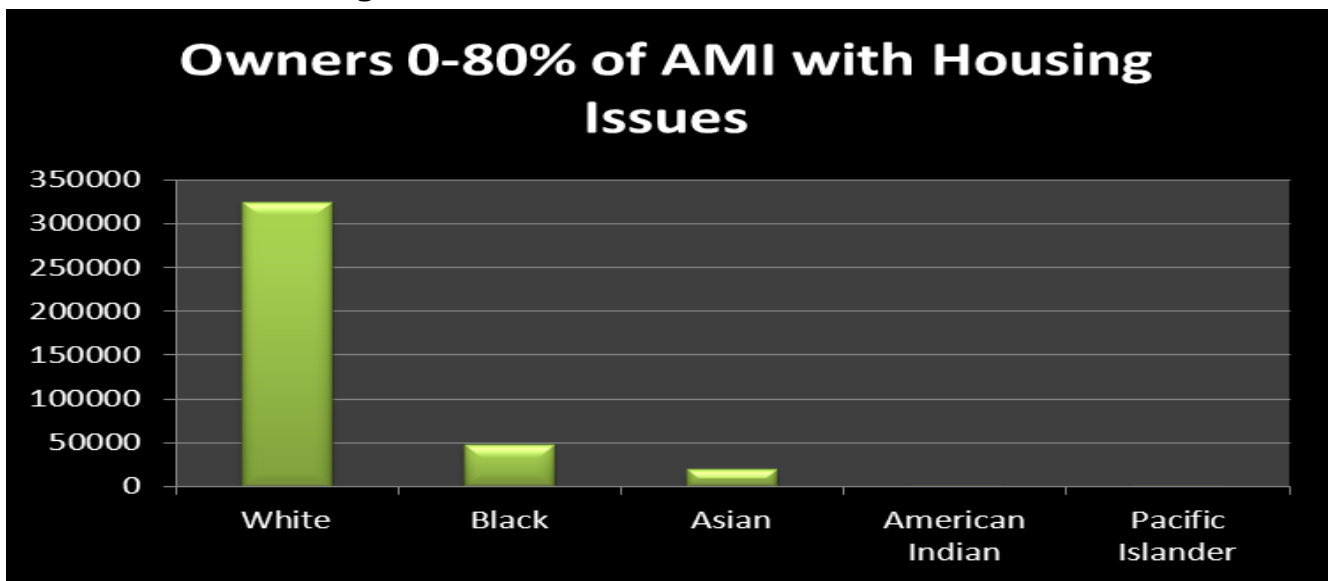
Low income households are those making less than 50% of AMI. The various housing problems are: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (cost burdened).

Table 17: Renters, By Race, Living in Substandard, Cost-burdened or Overcrowded Housing



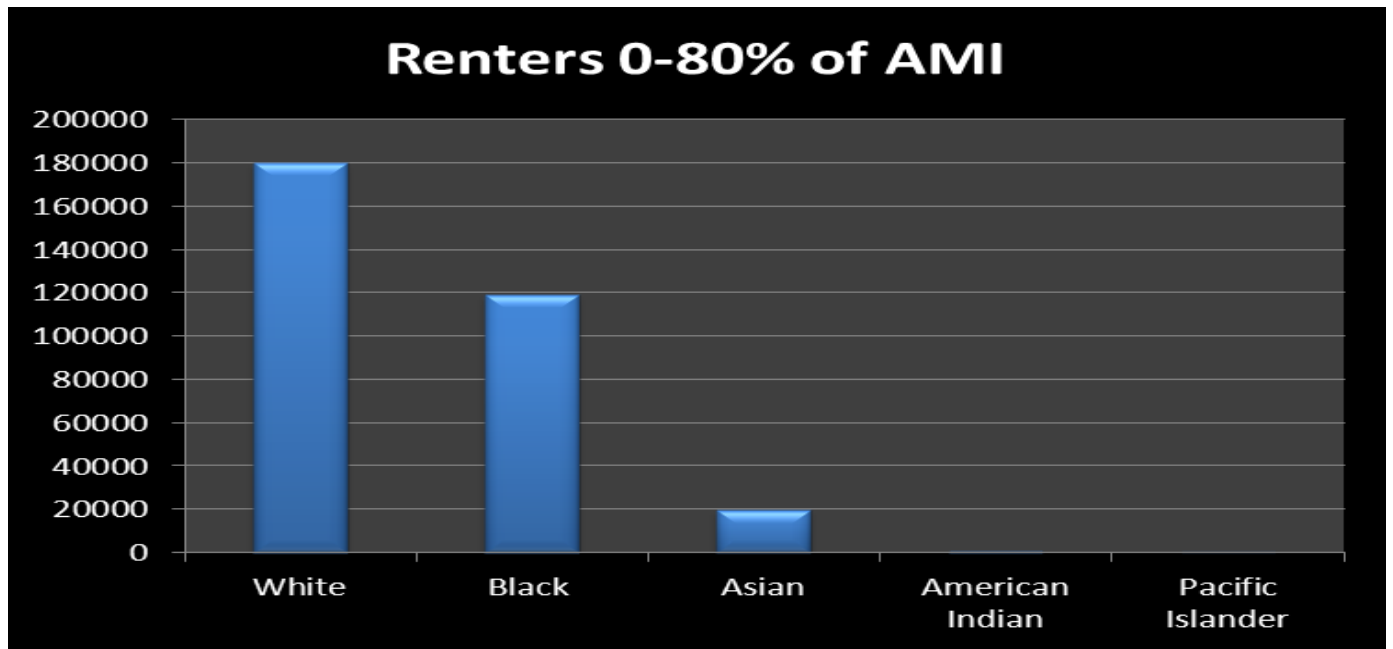
2009 CHAS Data

Table 18: Number of Owners Living in Substandard, Cost-burdened or Overcrowded Housing



2009 CHAS Data

Table 19: Number of Renters Living in Substandard, Cost-burdened or Overcrowded Housing



2009 CHAS Data

Age of Housing

When looking at the age of housing, New Jersey's housing is much older than the rest of the country. Forty-three percent (43%) of the State's housing units were constructed prior to 1960 versus 31% nationwide. New Jersey's oldest housing can be found in Bergen, Essex, Hudson, Passaic and Union counties. New Jersey's newest housing can be found in Atlantic, Gloucester and Hudson counties.

Table 20: Age of Housing Stock

| Geography | HOUSING UNITS: Total | Built 2005 or later | Built 1990 to 2004 | Built 1980 to 1989 | Built 1970 to 1979 | Built 1960 to 1969 | Built 1950 to 1959 | Built 1940 to 1949 | Built 1939 or earlier |
|--------------------------|----------------------|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-----------------------|
| United States | 129,949,960 | 4.8% | 22.4% | 14.0% | 16.3% | 11.4% | 11.3% | 5.8% | 14.0% |
| New Jersey | 3,524,954 | 3.2% | 14.7% | 11.7% | 13.0% | 14.5% | 16.0% | 8.8% | 18.1% |
| Atlantic County | 127,763 | 4.5% | 19.7% | 17.5% | 13.4% | 13.0% | 12.3% | 5.4% | 14.2% |
| Bergen County | 351,486 | 2.7% | 8.7% | 7.3% | 9.0% | 16.6% | 23.5% | 14.1% | 18.0% |
| Burlington County | 176,029 | 2.9% | 20.7% | 14.7% | 19.3% | 15.7% | 12.4% | 2.9% | 11.4% |
| Camden County | 206,957 | 2.8% | 11.0% | 12.3% | 14.9% | 14.3% | 16.3% | 10.6% | 17.9% |
| Cape May County | 101,044 | 2.1% | 21.4% | 19.4% | 13.0% | 12.6% | 11.1% | 6.1% | 14.2% |
| Cumberland County | 56,096 | 3.9% | 13.7% | 8.8% | 15.6% | 16.6% | 16.3% | 7.8% | 17.4% |
| Essex County | 312,842 | 3.3% | 9.6% | 5.5% | 9.2% | 13.8% | 16.9% | 14.0% | 27.5% |
| Gloucester County | 107,922 | 5.9% | 22.3% | 15.3% | 15.3% | 12.7% | 11.9% | 4.5% | 11.9% |
| Hudson County | 259,674 | 4.4% | 10.9% | 6.6% | 7.9% | 9.0% | 11.4% | 10.1% | 39.8% |
| Hunterdon County | 49,047 | 2.3% | 20.1% | 21.1% | 14.7% | 11.8% | 8.5% | 3.2% | 18.1% |
| Mercer County | 141,156 | 3.2% | 14.9% | 11.5% | 12.5% | 13.2% | 16.1% | 8.1% | 20.5% |
| Middlesex County | 288,988 | 3.8% | 15.1% | 15.4% | 11.8% | 18.0% | 18.8% | 6.5% | 10.6% |
| Monmouth County | 257,756 | 3.1% | 18.0% | 14.9% | 14.9% | 14.7% | 13.2% | 5.2% | 16.0% |
| Morris County | 185,572 | 2.2% | 17.5% | 12.1% | 15.5% | 15.3% | 16.6% | 6.4% | 14.2% |
| Ocean County | 275,763 | 3.5% | 22.0% | 17.1% | 21.7% | 15.7% | 10.9% | 4.2% | 4.9% |
| Passaic County | 172,400 | 1.8% | 7.8% | 5.1% | 8.8% | 15.3% | 21.5% | 17.5% | 22.3% |
| Salem County | 27,757 | 2.5% | 10.5% | 11.1% | 12.7% | 11.8% | 13.1% | 10.1% | 28.3% |
| Somerset County | 122,408 | 3.0% | 25.2% | 20.1% | 11.0% | 13.3% | 11.3% | 5.6% | 10.5% |
| Sussex County | 60,874 | 2.5% | 13.1% | 17.1% | 19.9% | 14.2% | 13.9% | 7.3% | 12.1% |
| Union County | 197,782 | 2.4% | 7.3% | 3.9% | 10.5% | 14.8% | 25.8% | 12.9% | 22.4% |
| Warren County | 45,638 | 2.8% | 18.6% | 10.2% | 14.2% | 12.3% | 9.8% | 5.0% | 27.1% |

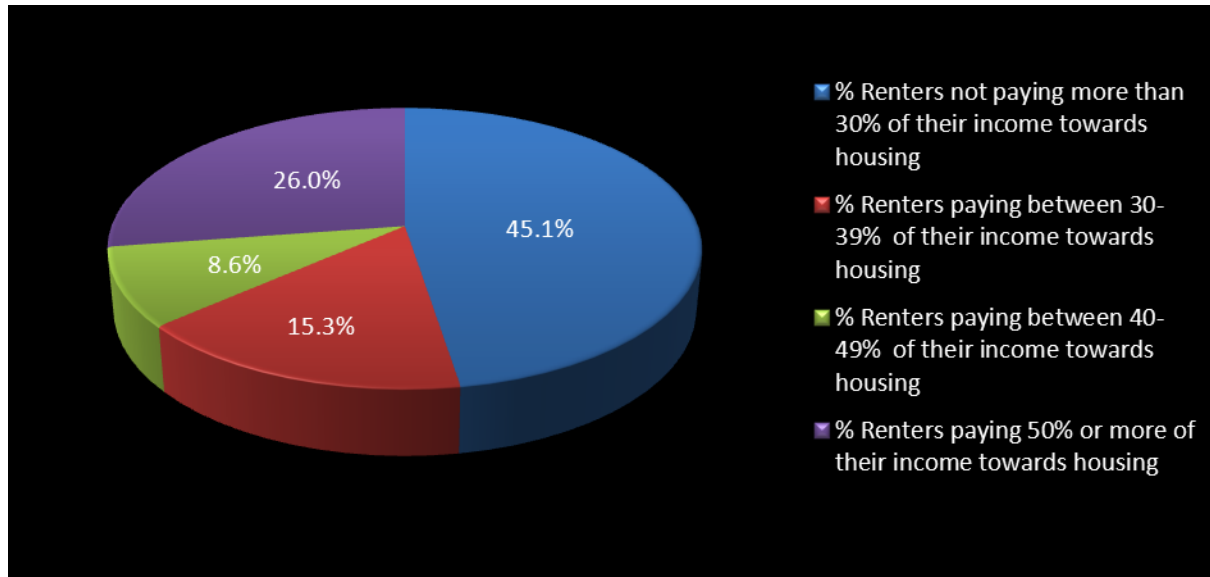
2009 American Community Survey

Housing Affordability

Households spending more than 30 percent of their gross income on housing costs are considered to be cost-burdened. Households spending more than 50 percent are considered to be severely cost-burdened. Housing is generally considered to be affordable if the household pays 30 percent or less of their income on rent and utilities. Overall, almost half of New Jersey renters spend more than the recommended 30 percent of income for housing.

The National Low-Income Housing Coalition's 2010 Out of Reach report ranks New Jersey as the 5th most expensive State to rent a two-bedroom apartment; in New Jersey, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,264. The report states that the annual income necessary to afford a 2 bedroom apartment is \$50,577 per year.

Table 21: Housing Affordability - Renters



2009 American Community Survey

Table 22: Housing Affordability By County

| Geography | Universe: RENTER-OCCUPIED HOUSING UNITS: Total (Estimate) | % Renters not paying more than 30% of their income towards housing | % Renters paying between 30-39% of their income towards housing | % Renters paying between 40-49% of their income towards housing | % Renters paying 50% or more of their income towards housing |
|-------------------|---|--|---|---|--|
| United States | 38,773,225 | 44.8% | 14.7% | 8.6% | 24.4% |
| New Jersey | 1,068,375 | 45.1% | 15.3% | 8.6% | 26.0% |
| Atlantic County | 29,835 | 39.3% | 15.7% | 10.4% | 29.4% |
| Bergen County | 114,838 | 47.9% | 14.5% | 5.4% | 27.2% |
| Burlington County | 37,315 | 46.6% | 14.6% | 7.7% | 25.2% |
| Camden County | 58,863 | 46.8% | 15.2% | 10.6% | 21.5% |
| Cape May County | 15,274 | 34.1% | 10.2% | 8.6% | 29.6% |
| Cumberland County | 16,656 | 36.7% | 16.3% | 5.0% | 38.2% |
| Essex County | 148,029 | 44.2% | 16.4% | 9.0% | 26.7% |
| Gloucester County | 19,501 | 39.9% | 18.3% | 7.6% | 28.9% |
| Hudson County | 155,377 | 51.4% | 14.5% | 7.4% | 22.1% |
| Hunterdon County | 7,164 | 45.6% | 10.4% | 9.0% | 27.3% |
| Mercer County | 42,485 | 48.0% | 14.1% | 7.0% | 26.7% |
| Middlesex County | 90,324 | 51.9% | 13.5% | 8.6% | 22.0% |
| Monmouth County | 58,812 | 42.5% | 16.1% | 9.9% | 27.1% |
| Morris County | 41,114 | 52.4% | 14.7% | 9.6% | 19.2% |
| Ocean County | 39,259 | 30.9% | 13.6% | 12.7% | 33.5% |
| Passaic County | 70,070 | 33.2% | 17.4% | 9.7% | 34.3% |
| Salem County | 6,793 | 35.8% | 14.8% | 4.5% | 37.9% |
| Somerset County | 26,774 | 43.9% | 12.0% | 14.3% | 25.9% |
| Sussex County | 8,353 | 32.6% | 16.2% | 8.4% | 28.3% |
| Union County | 70,066 | 43.6% | 19.7% | 8.6% | 24.9% |
| Warren County | 11,473 | 47.7% | 20.6% | 10.9% | 14.9% |

2009 American Community Survey

Areas of Minority Concentration

For this analysis, the State was required to utilize HUD's definition of an area of minority concentration - the total percentage of minority persons exceeds 50 percent of its population.

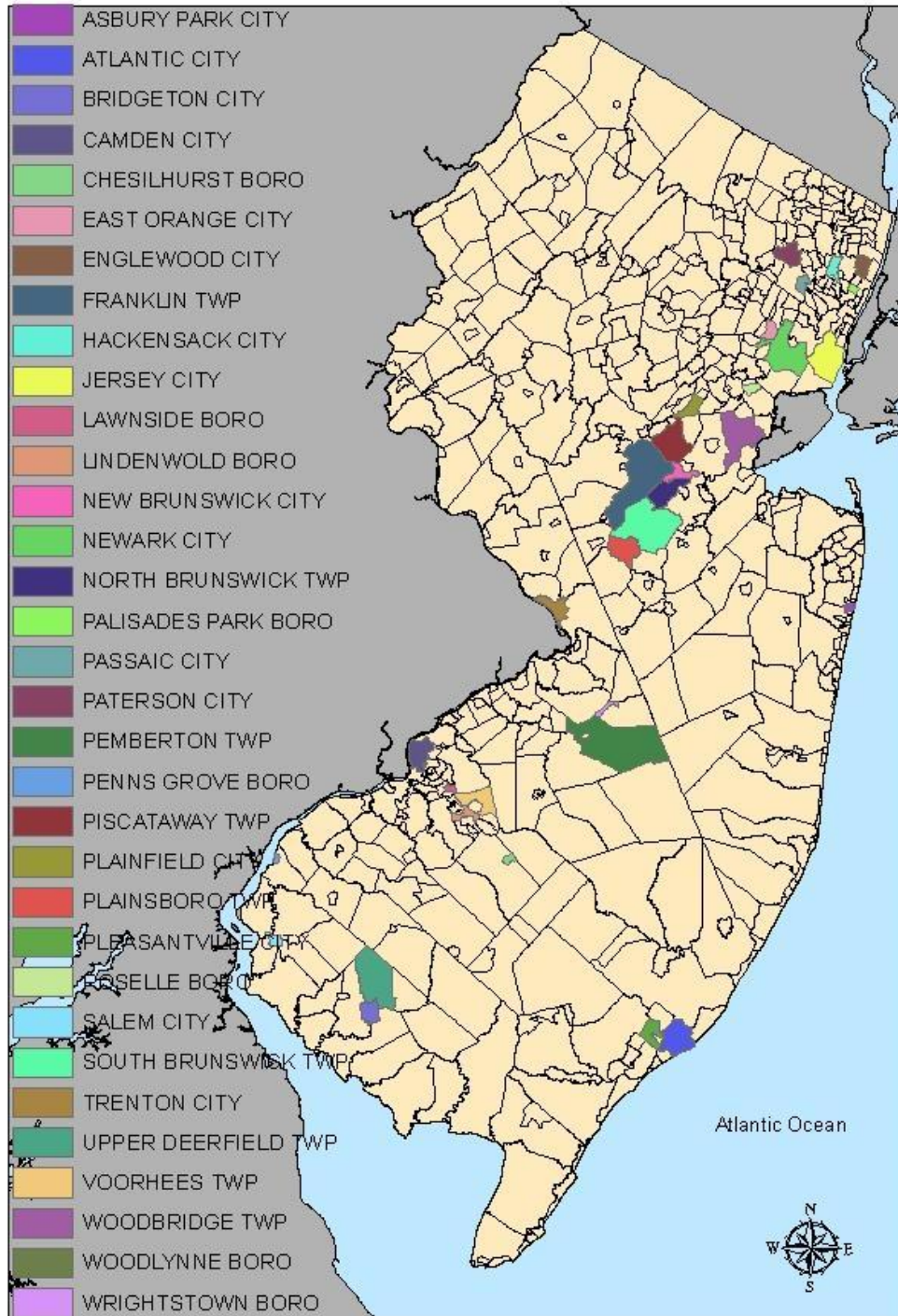
The following chart and map identify the State's 36 areas of minority concentration.

Table 23: Minority Concentrated Municipalities

| Geographic area | Total Population | Percent Minority |
|--------------------------|-------------------------|-------------------------|
| New Jersey | 8,791,894 | 31% |
| East Orange city | 64,270 | 96% |
| Lawnside borough | 2,945 | 96% |
| Irvington township | 53,926 | 94% |
| City of Orange township | 30,134 | 87% |
| Willingboro township | 31,629 | 83% |
| Camden city | 77,344 | 82% |
| Plainfield city | 49,808 | 76% |
| Pleasantville city | 20,249 | 76% |
| Newark city | 277,140 | 74% |
| Trenton city | 84,913 | 73% |
| Atlantic City city | 39,558 | 73% |
| Woodlynne borough | 2,978 | 72% |
| Palisades Park borough | 19,622 | 71% |
| Roselle borough | 21,085 | 70% |
| Salem city | 5,146 | 69% |
| Bridgeton city | 25,349 | 67% |
| Jersey City city | 247,597 | 67% |
| Paterson city | 146,199 | 65% |
| Hillside township | 21,404 | 65% |
| Asbury Park city | 16,116 | 64% |
| Fairfield township | 6,295 | 63% |
| Piscataway township | 56,044 | 62% |
| Plainsboro township | 22,999 | 59% |
| Penns Grove borough | 5,147 | 58% |
| Chesilhurst borough | 1,634 | 58% |
| Edison township | 99,967 | 56% |
| Franklin township | 62,300 | 55% |
| Passaic city | 69,781 | 55% |
| Englewood city | 27,147 | 55% |
| New Brunswick city | 55,181 | 55% |
| North Brunswick township | 40,742 | 53% |
| Hackensack city | 43,010 | 53% |
| Wrightstown borough | 802 | 53% |
| Pennsauken township | 35,885 | 52% |
| Lindenwold borough | 17,613 | 52% |
| Perth Amboy city | 50,814 | 50% |

2010 Census

State of New Jersey



The following charts identify minority concentration by Census Tracts (the total percentage of minority persons exceeds 50 percent of its population). This information was derived from the 2010 Census.

| Census Tract | Percent White | Percent Black/African American | Percent American Indian/Alaska Native | Percent Asian | Percent Native Hawaiian/Pacific Islander | Percent Some Other Race | Multiple Races |
|-----------------------------------|---------------|--------------------------------|---------------------------------------|---------------|--|-------------------------|----------------|
| Census Tract 11, Atlantic County | 8.42% | 81.03% | 0.68% | 2.47% | 0.34% | 3.97% | 3.08% |
| Census Tract 12, Atlantic County | 11.45% | 77.10% | 0.80% | 2.87% | 0.08% | 5.41% | 2.28% |
| Census Tract 13, Atlantic County | 13.81% | 76.92% | 0.40% | 1.67% | 0.00% | 3.40% | 3.80% |
| Census Tract 14, Atlantic County | 14.24% | 74.03% | 0.56% | 1.87% | 0.00% | 6.95% | 2.34% |
| Census Tract 15, Atlantic County | 16.51% | 70.15% | 0.09% | 5.27% | 0.00% | 5.27% | 2.72% |
| Census Tract 122, Atlantic County | 18.52% | 52.81% | 0.51% | 1.77% | 0.05% | 22.96% | 3.38% |
| Census Tract 5, Atlantic County | 22.63% | 4.51% | 0.89% | 38.16% | 0.00% | 26.09% | 7.72% |
| Census Tract 119, Atlantic County | 25.41% | 49.12% | 0.75% | 2.70% | 0.03% | 18.04% | 3.94% |
| Census Tract 23, Atlantic County | 27.66% | 9.25% | 0.82% | 30.86% | 0.00% | 27.03% | 4.36% |
| Census Tract 25, Atlantic County | 30.16% | 50.83% | 0.63% | 8.29% | 0.03% | 6.18% | 3.89% |
| Census Tract 3, Atlantic County | 32.99% | 7.72% | 0.49% | 27.83% | 0.03% | 22.43% | 8.50% |
| Census Tract 24, Atlantic County | 33.06% | 39.46% | 0.61% | 16.46% | 0.00% | 5.84% | 4.57% |
| Census Tract 19, Atlantic County | 34.34% | 46.61% | 0.41% | 8.91% | 0.16% | 6.95% | 2.62% |
| Census Tract 121, Atlantic County | 34.37% | 32.34% | 1.03% | 3.45% | 0.04% | 24.58% | 4.18% |
| Census Tract 120, Atlantic County | 36.41% | 38.81% | 0.86% | 4.57% | 0.03% | 15.70% | 3.62% |
| Census Tract 4, Atlantic County | 43.80% | 9.47% | 0.32% | 26.13% | 0.09% | 16.80% | 3.39% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race alone | Percent Multiple Races |
|------------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------------|------------------------|
| Census Tract 153, Bergen County | 12.76% | 67.18% | 0.39% | 3.75% | 0.06% | 12.07% | 3.77% |
| Census Tract 541, Bergen County | 23.34% | 62.07% | 0.32% | 5.30% | 0.00% | 6.05% | 2.93% |
| Census Tract 235.01, Bergen County | 24.19% | 53.61% | 0.71% | 4.55% | 0.00% | 11.92% | 5.02% |
| Census Tract 411, Bergen County | 24.73% | 1.72% | 0.34% | 62.18% | 0.09% | 9.51% | 1.43% |
| Census Tract 412, Bergen County | 25.33% | 0.95% | 0.15% | 65.44% | 0.03% | 7.01% | 1.10% |
| Census Tract 413.01, Bergen County | 31.53% | 1.94% | 0.46% | 51.29% | 0.07% | 12.49% | 2.22% |
| Census Tract 413.02, Bergen County | 36.46% | 2.04% | 0.11% | 55.08% | 0.03% | 4.63% | 1.65% |
| Census Tract 154, Bergen County | 41.65% | 25.74% | 0.79% | 14.72% | 0.04% | 12.76% | 4.30% |
| Census Tract 542, Bergen County | 42.47% | 43.48% | 0.20% | 4.71% | 0.12% | 5.74% | 3.29% |
| Census Tract 231, Bergen County | 42.97% | 20.94% | 0.72% | 14.36% | 0.00% | 15.71% | 5.31% |
| Census Tract 234.01, Bergen County | 43.30% | 18.74% | 0.20% | 25.76% | 0.00% | 8.97% | 3.02% |
| Census Tract 192.02, Bergen County | 43.98% | 4.83% | 0.00% | 44.15% | 0.00% | 3.73% | 3.31% |
| Census Tract 152, Bergen County | 44.32% | 33.96% | 0.50% | 6.76% | 0.04% | 11.19% | 3.23% |
| Census Tract 35, Bergen County | 45.16% | 11.28% | 0.16% | 23.78% | 0.00% | 15.63% | 3.99% |
| Census Tract 234.02, Bergen County | 45.77% | 25.08% | 0.83% | 11.70% | 0.04% | 12.66% | 3.91% |
| Census Tract 191.03, Bergen County | 45.78% | 5.13% | 0.13% | 43.40% | 0.03% | 3.38% | 2.14% |
| Census Tract 191.04, Bergen County | 46.12% | 2.86% | 0.06% | 45.05% | 0.00% | 4.12% | 1.79% |
| Census Tract 236.02, Bergen County | 46.20% | 19.04% | 0.86% | 3.04% | 0.02% | 26.20% | 4.64% |
| Census Tract 193.03, Bergen County | 46.22% | 2.43% | 0.09% | 46.63% | 0.02% | 3.14% | 1.47% |
| Census Tract 130.01, Bergen County | 48.08% | 4.33% | 0.09% | 43.69% | 0.04% | 2.00% | 1.77% |
| Census Tract 32, Bergen County | 49.81% | 6.35% | 0.41% | 31.50% | 0.00% | 8.75% | 3.19% |
| Census Tract 291, Bergen County | 49.82% | 5.61% | 0.15% | 35.53% | 0.00% | 5.61% | 3.27% |
| Census Tract 546, Bergen County | 49.83% | 19.09% | 0.25% | 18.79% | 0.09% | 8.30% | 3.64% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|---|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 7028.11, Burlington County | 16.07% | 76.61% | 0.33% | 1.61% | 0.05% | 1.89% | 3.45% |
| Census Tract 9818.02, Burlington County | 18.32% | 63.50% | 1.05% | 0.76% | 0.03% | 11.94% | 4.41% |
| Census Tract 7028.09, Burlington County | 18.49% | 74.81% | 0.28% | 1.12% | 0.00% | 2.42% | 2.88% |
| Census Tract 7028.01, Burlington County | 18.66% | 73.31% | 0.32% | 1.52% | 0.06% | 3.04% | 3.10% |
| Census Tract 7028.08, Burlington County | 19.19% | 69.98% | 0.32% | 3.25% | 0.04% | 3.93% | 3.29% |
| Census Tract 7028.10, Burlington County | 20.00% | 72.49% | 0.18% | 1.09% | 0.00% | 2.35% | 3.89% |
| Census Tract 7028.06, Burlington County | 20.15% | 70.49% | 0.51% | 1.95% | 0.04% | 3.50% | 3.36% |
| Census Tract 7028.05, Burlington County | 20.16% | 69.80% | 0.45% | 3.37% | 0.03% | 3.27% | 2.92% |
| Census Tract 7028.02, Burlington County | 20.74% | 70.72% | 0.65% | 1.95% | 0.08% | 2.64% | 3.21% |
| Census Tract 7028.03, Burlington County | 20.90% | 71.73% | 0.50% | 1.10% | 0.00% | 2.30% | 3.47% |
| Census Tract 7028.04, Burlington County | 22.53% | 70.06% | 0.24% | 1.43% | 0.00% | 2.82% | 2.92% |
| Census Tract 7028.07, Burlington County | 23.53% | 65.10% | 0.12% | 3.46% | 0.04% | 3.79% | 3.96% |
| Census Tract 7012.04, Burlington County | 44.24% | 49.23% | 0.25% | 1.35% | 0.00% | 2.24% | 2.69% |
| Census Tract 7048.02, Burlington County | 48.39% | 39.11% | 0.81% | 1.90% | 0.08% | 6.94% | 2.77% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|-------------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 6014, Camden County | 3.67% | 86.46% | 0.93% | 0.54% | 0.03% | 6.42% | 1.95% |
| Census Tract 6065, Camden County | 4.60% | 89.78% | 0.58% | 1.24% | 0.00% | 1.33% | 2.48% |
| Census Tract 6016, Camden County | 6.90% | 79.96% | 0.99% | 0.53% | 0.00% | 9.53% | 2.10% |
| Census Tract 6019, Camden County | 7.52% | 71.23% | 0.98% | 0.22% | 0.05% | 17.49% | 2.51% |
| Census Tract 6015, Camden County | 9.95% | 71.14% | 0.47% | 0.51% | 0.07% | 15.10% | 2.75% |
| Census Tract 6017, Camden County | 13.33% | 66.79% | 0.60% | 0.49% | 0.00% | 16.63% | 2.17% |
| Census Tract 6002, Camden County | 14.17% | 62.57% | 0.60% | 0.47% | 0.27% | 19.05% | 2.87% |
| Census Tract 6004, Camden County | 16.50% | 52.85% | 0.64% | 0.32% | 0.00% | 26.65% | 3.03% |
| Census Tract 6018, Camden County | 16.99% | 53.96% | 0.23% | 6.77% | 0.00% | 18.83% | 3.21% |
| Census Tract 6013, Camden County | 18.70% | 41.47% | 1.02% | 1.20% | 0.00% | 33.85% | 3.76% |
| Census Tract 6008, Camden County | 19.21% | 36.20% | 0.89% | 0.42% | 0.00% | 39.78% | 3.50% |
| Census Tract 6092.04, Camden County | 19.68% | 72.92% | 0.54% | 1.15% | 0.00% | 2.41% | 3.30% |
| Census Tract 6011.01, Camden County | 20.74% | 21.76% | 0.79% | 8.61% | 0.09% | 44.09% | 3.93% |
| Census Tract 6011.02, Camden County | 21.33% | 26.25% | 0.67% | 12.52% | 0.11% | 35.91% | 3.21% |
| Census Tract 6020, Camden County | 21.60% | 55.02% | 0.76% | 0.69% | 0.14% | 19.03% | 2.77% |
| Census Tract 6012, Camden County | 21.92% | 37.59% | 0.81% | 3.98% | 0.07% | 32.00% | 3.64% |
| Census Tract 6104, Camden County | 22.81% | 52.80% | 0.93% | 1.14% | 0.05% | 18.94% | 3.34% |
| Census Tract 6009, Camden County | 23.42% | 25.76% | 0.72% | 0.40% | 0.07% | 44.96% | 4.68% |
| Census Tract 6025.03, Camden County | 24.17% | 48.28% | 0.84% | 6.02% | 0.16% | 17.68% | 2.85% |
| Census Tract 6007, Camden County | 25.92% | 31.74% | 0.56% | 0.09% | 0.00% | 38.03% | 3.66% |
| Census Tract 6092.02, Camden County | 26.26% | 64.11% | 0.45% | 3.22% | 0.09% | 2.77% | 3.10% |
| Census Tract 6010, Camden County | 29.07% | 22.47% | 0.66% | 1.16% | 0.00% | 41.98% | 4.66% |
| Census Tract 6041, Camden County | 31.91% | 32.63% | 0.77% | 10.25% | 0.05% | 20.98% | 3.42% |
| Census Tract 6077.01, Camden County | 32.61% | 40.51% | 0.83% | 3.35% | 0.00% | 19.79% | 2.90% |
| Census Tract 6105, Camden County | 33.03% | 34.99% | 0.55% | 9.53% | 0.06% | 19.22% | 2.63% |
| Census Tract 6030.02, Camden County | 34.94% | 26.73% | 0.79% | 11.69% | 0.03% | 22.24% | 3.58% |
| Census Tract 6103, Camden County | 38.12% | 45.07% | 0.23% | 3.90% | 0.14% | 8.92% | 3.62% |
| Census Tract 6026.02, Camden County | 41.10% | 32.48% | 0.43% | 9.87% | 0.00% | 12.37% | 3.75% |
| Census Tract 6090, Camden County | 44.60% | 46.17% | 0.30% | 0.74% | 0.00% | 6.11% | 2.08% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|--|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 104.02, Cumberland County | 22.17% | 61.80% | 1.20% | 1.12% | 0.00% | 9.65% | 4.07% |
| Census Tract 205.03, Cumberland County | 24.35% | 64.35% | 0.57% | 0.47% | 0.00% | 8.69% | 1.58% |
| Census Tract 101.03, Cumberland County | 28.29% | 63.50% | 0.68% | 0.41% | 0.05% | 5.38% | 1.70% |
| Census Tract 201, Cumberland County | 29.28% | 23.61% | 0.36% | 1.57% | 0.12% | 41.33% | 3.73% |
| Census Tract 203, Cumberland County | 32.68% | 19.45% | 1.45% | 0.51% | 0.02% | 41.02% | 4.86% |
| Census Tract 202, Cumberland County | 34.73% | 30.67% | 2.16% | 0.53% | 0.22% | 27.98% | 3.71% |
| Census Tract 104.01, Cumberland County | 43.49% | 42.88% | 6.86% | 0.25% | 0.03% | 2.93% | 3.57% |
| Census Tract 411, Cumberland County | 48.78% | 17.31% | 1.38% | 0.81% | 0.06% | 27.61% | 4.04% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|----------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 44, Essex County | 0.93% | 95.85% | 0.42% | 0.08% | 0.00% | 1.69% | 1.02% |
| Census Tract 46, Essex County | 1.03% | 94.95% | 0.26% | 0.60% | 0.00% | 1.88% | 1.28% |
| Census Tract 25, Essex County | 1.06% | 94.04% | 0.16% | 0.27% | 0.04% | 2.82% | 1.61% |
| Census Tract 51, Essex County | 1.52% | 95.89% | 0.13% | 0.00% | 0.00% | 1.33% | 1.14% |
| Census Tract 45, Essex County | 1.71% | 94.30% | 0.16% | 0.16% | 0.00% | 2.48% | 1.18% |
| Census Tract 118, Essex County | 1.72% | 94.66% | 0.29% | 0.34% | 0.00% | 1.44% | 1.55% |
| Census Tract 39, Essex County | 1.72% | 94.63% | 0.20% | 0.00% | 0.00% | 2.53% | 0.91% |
| Census Tract 42, Essex County | 2.06% | 93.69% | 0.34% | 0.10% | 0.00% | 2.59% | 1.22% |
| Census Tract 116, Essex County | 2.06% | 93.96% | 0.15% | 0.49% | 0.00% | 1.47% | 1.87% |
| Census Tract 131, Essex County | 2.07% | 88.04% | 0.09% | 0.17% | 0.26% | 7.14% | 2.24% |
| Census Tract 43, Essex County | 2.28% | 91.52% | 0.68% | 0.17% | 0.00% | 3.36% | 1.99% |
| Census Tract 20, Essex County | 2.53% | 93.92% | 0.54% | 0.38% | 0.00% | 1.05% | 1.58% |
| Census Tract 53, Essex County | 2.54% | 94.34% | 0.58% | 0.37% | 0.00% | 0.85% | 1.32% |
| Census Tract 47, Essex County | 2.60% | 92.97% | 0.37% | 0.25% | 0.08% | 2.34% | 1.38% |
| Census Tract 38, Essex County | 2.64% | 91.59% | 0.42% | 0.35% | 0.00% | 2.92% | 2.09% |
| Census Tract 117, Essex County | 2.78% | 91.74% | 0.53% | 0.30% | 0.00% | 2.85% | 1.79% |
| Census Tract 24, Essex County | 2.79% | 93.29% | 0.40% | 0.08% | 0.00% | 2.06% | 1.37% |
| Census Tract 19, Essex County | 2.80% | 90.79% | 0.88% | 0.80% | 0.00% | 2.40% | 2.32% |
| Census Tract 113, Essex County | 2.83% | 88.92% | 0.20% | 0.72% | 0.40% | 4.22% | 2.71% |
| Census Tract 228, Essex County | 2.91% | 93.41% | 0.42% | 0.00% | 0.00% | 2.67% | 0.59% |
| Census Tract 18, Essex County | 2.99% | 88.55% | 0.30% | 0.00% | 0.00% | 7.11% | 1.05% |
| Census Tract 112, Essex County | 3.03% | 88.38% | 0.60% | 0.85% | 0.13% | 3.55% | 3.46% |
| Census Tract 129, Essex County | 3.10% | 89.33% | 0.23% | 0.42% | 0.09% | 5.41% | 1.43% |
| Census Tract 231, Essex County | 3.10% | 90.58% | 0.24% | 0.12% | 0.06% | 4.68% | 1.22% |
| Census Tract 49, Essex County | 3.26% | 92.44% | 0.59% | 0.37% | 0.00% | 2.13% | 1.21% |
| Census Tract 115, Essex County | 3.27% | 91.17% | 0.47% | 0.23% | 0.00% | 2.51% | 2.34% |
| Census Tract 52, Essex County | 3.30% | 92.11% | 0.43% | 0.21% | 0.11% | 2.67% | 1.17% |
| Census Tract 23, Essex County | 3.37% | 91.20% | 0.25% | 0.70% | 0.00% | 3.31% | 1.18% |
| Census Tract 108, Essex County | 3.42% | 87.86% | 0.47% | 0.13% | 0.00% | 5.57% | 2.55% |
| Census Tract 105, Essex County | 3.42% | 89.56% | 0.34% | 0.82% | 0.00% | 3.45% | 2.41% |
| Census Tract 31, Essex County | 3.68% | 88.49% | 0.16% | 0.08% | 0.00% | 6.19% | 1.41% |
| Census Tract 28, Essex County | 3.86% | 86.67% | 0.70% | 0.53% | 0.35% | 5.88% | 2.02% |
| Census Tract 132, Essex County | 3.88% | 87.16% | 0.63% | 0.16% | 0.10% | 5.97% | 2.10% |
| Census Tract 48.01, Essex County | 3.94% | 89.00% | 0.13% | 0.31% | 0.00% | 4.06% | 2.56% |
| Census Tract 126, Essex County | 3.99% | 89.81% | 0.63% | 0.68% | 0.00% | 2.85% | 2.04% |
| Census Tract 127, Essex County | 4.00% | 90.58% | 0.07% | 0.91% | 0.00% | 2.86% | 1.58% |
| Census Tract 35, Essex County | 4.09% | 89.23% | 0.26% | 0.26% | 0.00% | 4.60% | 1.56% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|----------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 133, Essex County | 4.14% | 86.42% | 0.25% | 0.38% | 0.00% | 6.60% | 2.21% |
| Census Tract 104, Essex County | 4.15% | 88.79% | 0.64% | 0.58% | 0.00% | 3.48% | 2.35% |
| Census Tract 37, Essex County | 4.38% | 89.89% | 0.07% | 0.07% | 0.14% | 3.96% | 1.48% |
| Census Tract 128, Essex County | 4.41% | 88.64% | 0.20% | 0.16% | 0.28% | 4.89% | 1.42% |
| Census Tract 130, Essex County | 4.45% | 87.49% | 1.16% | 1.46% | 0.00% | 3.23% | 2.20% |
| Census Tract 109, Essex County | 4.51% | 88.13% | 0.44% | 0.49% | 0.00% | 4.27% | 2.16% |
| Census Tract 21, Essex County | 4.67% | 89.72% | 0.18% | 1.16% | 0.04% | 2.27% | 1.96% |
| Census Tract 101, Essex County | 4.71% | 87.26% | 0.55% | 1.25% | 0.00% | 3.36% | 2.86% |
| Census Tract 106, Essex County | 4.75% | 88.16% | 0.20% | 0.23% | 0.07% | 4.13% | 2.47% |
| Census Tract 125, Essex County | 4.77% | 90.85% | 0.28% | 0.38% | 0.00% | 2.33% | 1.39% |
| Census Tract 184, Essex County | 4.90% | 88.09% | 0.46% | 0.07% | 0.00% | 4.37% | 2.12% |
| Census Tract 107, Essex County | 5.00% | 86.22% | 0.50% | 1.71% | 0.08% | 4.50% | 2.00% |
| Census Tract 22.02, Essex County | 5.03% | 89.37% | 0.35% | 1.27% | 0.00% | 1.40% | 2.58% |
| Census Tract 123, Essex County | 5.11% | 87.16% | 0.19% | 1.03% | 0.11% | 4.70% | 1.69% |
| Census Tract 15, Essex County | 5.44% | 83.94% | 0.64% | 1.18% | 0.00% | 6.99% | 1.81% |
| Census Tract 17, Essex County | 5.54% | 86.66% | 0.57% | 0.21% | 0.00% | 5.46% | 1.56% |
| Census Tract 41, Essex County | 5.60% | 89.84% | 0.32% | 0.20% | 0.00% | 2.24% | 1.80% |
| Census Tract 14, Essex County | 5.75% | 81.91% | 0.11% | 0.23% | 0.11% | 9.16% | 2.73% |
| Census Tract 103, Essex County | 5.76% | 85.52% | 0.21% | 0.96% | 0.21% | 5.28% | 2.06% |
| Census Tract 50, Essex County | 5.88% | 85.11% | 0.45% | 0.72% | 0.00% | 5.70% | 2.13% |
| Census Tract 99, Essex County | 5.88% | 88.02% | 0.38% | 1.98% | 0.00% | 2.03% | 1.70% |
| Census Tract 54, Essex County | 6.06% | 85.20% | 0.16% | 1.03% | 0.08% | 5.28% | 2.18% |
| Census Tract 114, Essex County | 6.07% | 87.13% | 0.30% | 1.30% | 0.00% | 2.37% | 2.84% |
| Census Tract 111, Essex County | 6.12% | 81.90% | 0.62% | 1.38% | 0.25% | 7.27% | 2.46% |
| Census Tract 100, Essex County | 7.14% | 87.79% | 0.17% | 1.39% | 0.00% | 1.73% | 1.77% |
| Census Tract 119, Essex County | 7.16% | 83.37% | 0.46% | 2.31% | 0.00% | 4.85% | 1.85% |
| Census Tract 124, Essex County | 7.33% | 83.33% | 0.18% | 1.16% | 0.06% | 5.75% | 2.19% |
| Census Tract 26, Essex County | 7.47% | 78.11% | 0.77% | 0.26% | 0.09% | 11.33% | 1.97% |
| Census Tract 66, Essex County | 7.54% | 79.24% | 0.62% | 0.31% | 0.00% | 10.43% | 1.86% |
| Census Tract 181, Essex County | 7.62% | 82.73% | 0.35% | 0.63% | 0.00% | 6.64% | 2.03% |
| Census Tract 102, Essex County | 7.62% | 85.38% | 0.41% | 0.82% | 0.00% | 3.81% | 1.95% |
| Census Tract 62, Essex County | 7.63% | 80.09% | 1.00% | 0.33% | 0.00% | 9.07% | 1.88% |
| Census Tract 13, Essex County | 7.66% | 75.96% | 0.71% | 0.18% | 0.00% | 12.11% | 3.38% |
| Census Tract 187, Essex County | 7.91% | 79.54% | 0.43% | 2.15% | 0.08% | 7.22% | 2.68% |
| Census Tract 120, Essex County | 7.91% | 83.12% | 0.45% | 2.49% | 0.05% | 3.85% | 2.13% |
| Census Tract 230, Essex County | 8.80% | 82.10% | 0.29% | 0.08% | 0.04% | 6.94% | 1.74% |
| Census Tract 82, Essex County | 9.86% | 76.94% | 0.39% | 7.18% | 0.00% | 3.72% | 1.89% |
| Census Tract 64, Essex County | 10.05% | 81.82% | 0.00% | 3.59% | 0.12% | 1.44% | 2.99% |
| Census Tract 227, Essex County | 10.21% | 77.53% | 0.09% | 0.30% | 0.00% | 9.95% | 1.91% |
| Census Tract 122, Essex County | 10.26% | 78.31% | 0.24% | 1.13% | 0.00% | 8.05% | 2.01% |
| Census Tract 232, Essex County | 10.28% | 79.61% | 0.18% | 0.23% | 0.00% | 7.44% | 2.25% |
| Census Tract 81, Essex County | 11.39% | 79.34% | 0.43% | 1.69% | 0.17% | 4.63% | 2.35% |
| Census Tract 182, Essex County | 11.53% | 74.45% | 1.04% | 0.66% | 0.06% | 9.18% | 3.08% |
| Census Tract 188, Essex County | 12.02% | 80.03% | 0.35% | 2.54% | 0.00% | 2.52% | 2.54% |
| Census Tract 16, Essex County | 14.07% | 67.26% | 0.08% | 0.97% | 0.24% | 13.50% | 3.88% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|----------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 121, Essex County | 14.28% | 68.93% | 0.42% | 1.03% | 0.19% | 10.76% | 4.39% |
| Census Tract 189, Essex County | 14.57% | 68.98% | 0.35% | 2.08% | 0.00% | 10.91% | 3.12% |
| Census Tract 171, Essex County | 14.60% | 72.96% | 0.12% | 2.04% | 0.25% | 6.31% | 3.71% |
| Census Tract 48.02, Essex County | 15.77% | 71.39% | 0.52% | 0.32% | 0.04% | 9.70% | 2.25% |
| Census Tract 183, Essex County | 16.22% | 65.60% | 0.75% | 2.30% | 0.00% | 11.61% | 3.51% |
| Census Tract 172, Essex County | 18.89% | 71.91% | 0.32% | 1.18% | 0.05% | 2.04% | 5.62% |
| Census Tract 10, Essex County | 19.57% | 59.61% | 0.89% | 2.68% | 0.04% | 13.51% | 3.69% |
| Census Tract 90, Essex County | 20.01% | 63.86% | 0.80% | 2.21% | 0.00% | 10.11% | 3.01% |
| Census Tract 9802, Essex County | 21.01% | 69.90% | 0.26% | 0.17% | 0.00% | 7.98% | 0.69% |
| Census Tract 9801, Essex County | 21.76% | 70.59% | 0.14% | 0.34% | 0.00% | 6.78% | 0.39% |
| Census Tract 9, Essex County | 21.86% | 48.87% | 1.09% | 0.47% | 0.00% | 23.94% | 3.76% |
| Census Tract 7, Essex County | 21.88% | 47.69% | 0.85% | 1.03% | 0.13% | 23.91% | 4.51% |
| Census Tract 229, Essex County | 22.40% | 53.39% | 0.56% | 12.34% | 0.03% | 7.58% | 3.71% |
| Census Tract 22.01, Essex County | 22.49% | 48.62% | 1.14% | 13.07% | 0.08% | 11.77% | 2.83% |
| Census Tract 197, Essex County | 24.89% | 66.61% | 0.27% | 2.77% | 0.05% | 2.86% | 2.55% |
| Census Tract 89, Essex County | 28.21% | 20.50% | 1.07% | 0.36% | 0.00% | 44.21% | 5.64% |
| Census Tract 67, Essex County | 28.69% | 49.62% | 0.83% | 2.76% | 0.14% | 14.72% | 3.24% |
| Census Tract 186, Essex County | 29.26% | 37.48% | 0.65% | 1.41% | 0.00% | 25.40% | 5.81% |
| Census Tract 96, Essex County | 31.04% | 34.63% | 0.85% | 0.26% | 0.00% | 29.37% | 3.84% |
| Census Tract 92, Essex County | 31.09% | 39.97% | 0.99% | 0.17% | 0.04% | 22.70% | 5.04% |
| Census Tract 93, Essex County | 33.23% | 22.00% | 0.80% | 4.43% | 0.03% | 34.73% | 4.78% |
| Census Tract 57, Essex County | 33.73% | 34.81% | 0.97% | 0.59% | 0.00% | 24.68% | 5.23% |
| Census Tract 91, Essex County | 35.01% | 17.95% | 1.38% | 0.58% | 0.22% | 38.66% | 6.19% |
| Census Tract 88, Essex County | 35.73% | 29.20% | 1.76% | 0.44% | 0.00% | 28.10% | 4.77% |
| Census Tract 177, Essex County | 36.34% | 41.43% | 0.82% | 4.26% | 0.06% | 12.98% | 4.11% |
| Census Tract 11, Essex County | 36.45% | 37.60% | 0.54% | 13.88% | 0.00% | 6.94% | 4.59% |
| Census Tract 87, Essex County | 37.18% | 18.33% | 0.56% | 1.45% | 0.03% | 37.61% | 4.85% |
| Census Tract 3, Essex County | 37.87% | 29.54% | 0.87% | 2.02% | 0.24% | 24.11% | 5.35% |
| Census Tract 8, Essex County | 37.92% | 20.19% | 1.04% | 1.83% | 0.19% | 31.17% | 7.67% |
| Census Tract 80, Essex County | 38.28% | 34.60% | 0.47% | 4.63% | 0.06% | 18.16% | 3.80% |
| Census Tract 167, Essex County | 39.74% | 46.53% | 0.15% | 4.74% | 0.00% | 4.49% | 4.34% |
| Census Tract 157, Essex County | 40.55% | 33.94% | 1.03% | 6.42% | 0.00% | 14.85% | 3.21% |
| Census Tract 2, Essex County | 41.25% | 19.16% | 0.54% | 2.57% | 0.00% | 31.42% | 5.05% |
| Census Tract 159, Essex County | 41.40% | 26.50% | 0.79% | 5.95% | 0.23% | 20.60% | 4.54% |
| Census Tract 196, Essex County | 41.87% | 50.29% | 0.14% | 2.79% | 0.05% | 1.82% | 3.04% |
| Census Tract 94, Essex County | 42.01% | 26.18% | 0.68% | 1.92% | 0.07% | 24.02% | 5.13% |
| Census Tract 95, Essex County | 42.16% | 17.45% | 1.61% | 1.67% | 0.07% | 31.93% | 5.11% |
| Census Tract 97, Essex County | 42.33% | 16.50% | 0.72% | 0.98% | 0.00% | 33.98% | 5.50% |
| Census Tract 74, Essex County | 43.49% | 40.06% | 0.11% | 0.66% | 0.00% | 11.17% | 4.51% |
| Census Tract 1, Essex County | 43.53% | 21.13% | 0.79% | 2.30% | 0.04% | 27.53% | 4.67% |
| Census Tract 178, Essex County | 44.50% | 32.63% | 0.80% | 3.99% | 0.00% | 13.79% | 4.28% |
| Census Tract 5, Essex County | 45.02% | 11.71% | 1.27% | 2.45% | 0.08% | 32.59% | 6.88% |
| Census Tract 176, Essex County | 45.23% | 36.27% | 0.42% | 4.84% | 0.00% | 9.74% | 3.50% |
| Census Tract 6, Essex County | 46.05% | 11.63% | 1.08% | 3.66% | 0.03% | 31.37% | 6.18% |
| Census Tract 191, Essex County | 48.67% | 43.39% | 0.27% | 3.46% | 0.00% | 1.88% | 2.32% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|-----------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 55, Hudson County | 4.39% | 85.31% | 0.62% | 0.73% | 0.00% | 5.85% | 3.10% |
| Census Tract 44, Hudson County | 5.06% | 82.80% | 0.70% | 0.35% | 0.06% | 8.66% | 2.38% |
| Census Tract 58.01, Hudson County | 5.52% | 81.73% | 0.34% | 1.61% | 0.11% | 7.59% | 3.09% |
| Census Tract 68, Hudson County | 5.85% | 82.37% | 0.56% | 0.52% | 0.00% | 7.10% | 3.59% |
| Census Tract 53, Hudson County | 7.70% | 78.05% | 0.37% | 1.48% | 0.00% | 10.21% | 2.18% |
| Census Tract 45, Hudson County | 10.90% | 72.21% | 0.28% | 1.69% | 0.00% | 11.96% | 2.95% |
| Census Tract 67, Hudson County | 12.40% | 64.14% | 0.50% | 1.72% | 0.17% | 17.44% | 3.61% |
| Census Tract 43, Hudson County | 13.49% | 72.79% | 0.24% | 1.72% | 0.00% | 7.96% | 3.80% |
| Census Tract 49, Hudson County | 13.57% | 50.71% | 0.17% | 20.30% | 0.00% | 11.87% | 3.38% |
| Census Tract 40, Hudson County | 13.59% | 65.36% | 0.45% | 4.15% | 0.03% | 12.75% | 3.67% |
| Census Tract 62, Hudson County | 17.74% | 50.28% | 0.41% | 12.59% | 0.00% | 14.36% | 4.62% |
| Census Tract 56, Hudson County | 18.24% | 40.94% | 0.15% | 22.01% | 0.15% | 13.34% | 5.18% |
| Census Tract 41.02, Hudson County | 18.94% | 57.55% | 0.38% | 7.24% | 0.00% | 11.94% | 3.93% |
| Census Tract 66, Hudson County | 20.52% | 2.87% | 0.00% | 73.65% | 0.00% | 1.13% | 1.83% |
| Census Tract 40, Hudson County | 21.59% | 20.45% | 0.62% | 40.56% | 0.15% | 13.24% | 3.38% |
| Census Tract 52, Hudson County | 21.62% | 61.96% | 0.45% | 7.06% | 0.00% | 6.39% | 2.51% |
| Census Tract 77, Hudson County | 23.62% | 3.82% | 0.21% | 69.85% | 0.01% | 1.22% | 1.28% |
| Census Tract 19, Hudson County | 24.17% | 5.58% | 0.51% | 61.13% | 0.00% | 5.14% | 3.45% |
| Census Tract 54, Hudson County | 24.92% | 31.60% | 0.21% | 33.40% | 0.08% | 6.96% | 2.83% |
| Census Tract 12.01, Hudson County | 25.46% | 7.49% | 0.40% | 54.29% | 0.00% | 6.81% | 5.55% |
| Census Tract 46, Hudson County | 25.60% | 43.20% | 0.35% | 0.88% | 0.00% | 25.13% | 4.83% |
| Census Tract 48, Hudson County | 25.62% | 24.90% | 0.41% | 34.60% | 0.06% | 10.36% | 4.04% |
| Census Tract 62, Hudson County | 26.38% | 41.67% | 0.84% | 11.39% | 0.04% | 15.50% | 4.18% |
| Census Tract 27, Hudson County | 28.94% | 21.06% | 1.22% | 27.75% | 0.14% | 16.86% | 4.03% |
| Census Tract 63, Hudson County | 29.90% | 41.02% | 1.06% | 8.82% | 0.06% | 13.57% | 5.57% |
| Census Tract 17.01, Hudson County | 30.14% | 19.24% | 0.22% | 36.35% | 0.03% | 10.78% | 3.24% |
| Census Tract 59, Hudson County | 30.26% | 20.29% | 0.42% | 33.17% | 0.09% | 11.54% | 4.23% |
| Census Tract 61, Hudson County | 31.16% | 27.82% | 0.42% | 26.48% | 0.06% | 10.27% | 3.80% |
| Census Tract 30, Hudson County | 32.14% | 25.01% | 0.60% | 21.02% | 0.04% | 16.83% | 4.35% |
| Census Tract 41.01, Hudson County | 32.23% | 33.09% | 0.34% | 13.75% | 0.08% | 15.37% | 5.14% |
| Census Tract 47, Hudson County | 32.40% | 35.71% | 0.77% | 5.06% | 0.21% | 20.64% | 5.21% |
| Census Tract 12.02, Hudson County | 34.03% | 21.00% | 0.45% | 26.33% | 0.09% | 12.76% | 5.34% |
| Census Tract 31, Hudson County | 34.25% | 16.89% | 0.33% | 30.02% | 0.00% | 13.30% | 5.21% |
| Census Tract 18, Hudson County | 35.88% | 14.46% | 0.45% | 31.22% | 0.19% | 13.62% | 4.17% |
| Census Tract 9.02, Hudson County | 36.40% | 6.38% | 0.21% | 46.39% | 0.06% | 6.65% | 3.91% |
| Census Tract 76, Hudson County | 36.95% | 3.27% | 0.08% | 56.11% | 0.00% | 1.76% | 1.82% |
| Census Tract 78, Hudson County | 37.09% | 21.49% | 0.17% | 24.61% | 0.00% | 11.53% | 5.11% |
| Census Tract 29, Hudson County | 38.41% | 15.99% | 0.21% | 33.06% | 0.06% | 8.70% | 3.57% |
| Census Tract 4, Hudson County | 39.64% | 6.31% | 0.23% | 33.29% | 0.00% | 15.10% | 5.43% |
| Census Tract 14, Hudson County | 40.15% | 11.01% | 0.87% | 22.71% | 0.07% | 19.66% | 5.54% |
| Census Tract 20, Hudson County | 40.21% | 9.05% | 0.70% | 36.91% | 0.06% | 9.67% | 3.41% |
| Census Tract 71, Hudson County | 41.92% | 12.75% | 0.60% | 30.69% | 0.04% | 9.66% | 4.33% |
| Census Tract 1, Hudson County | 42.33% | 6.21% | 0.81% | 29.81% | 0.19% | 16.51% | 4.13% |
| Census Tract 5, Hudson County | 43.42% | 7.60% | 0.42% | 25.77% | 0.00% | 18.56% | 4.23% |
| Census Tract 28, Hudson County | 44.73% | 20.05% | 0.58% | 17.51% | 0.11% | 12.02% | 5.00% |
| Census Tract 10, Hudson County | 45.21% | 5.22% | 0.49% | 32.99% | 0.00% | 12.53% | 3.56% |
| Census Tract 11, Hudson County | 45.21% | 8.07% | 0.64% | 23.14% | 0.07% | 17.96% | 4.92% |
| Census Tract 177, Hudson County | 45.48% | 12.17% | 0.47% | 8.16% | 0.00% | 27.83% | 5.89% |
| Census Tract 6, Hudson County | 45.91% | 8.92% | 0.38% | 23.83% | 0.02% | 15.42% | 5.51% |
| Census Tract 7, Hudson County | 47.81% | 8.45% | 0.37% | 11.66% | 0.04% | 26.69% | 4.97% |
| Census Tract 75, Hudson County | 48.04% | 7.95% | 0.20% | 37.59% | 0.02% | 3.90% | 2.29% |
| Census Tract 2, Hudson County | 48.52% | 8.87% | 1.16% | 13.06% | 0.05% | 24.22% | 4.12% |
| Census Tract 69, Hudson County | 49.23% | 33.85% | 0.00% | 1.54% | 0.00% | 15.38% | 0.00% |
| Census Tract 8, Hudson County | 49.56% | 9.59% | 0.79% | 9.66% | 0.10% | 26.61% | 3.70% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|-----------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 14.02, Mercer County | 2.95% | 93.12% | 0.21% | 0.14% | 0.00% | 1.89% | 1.68% |
| Census Tract 14.01, Mercer County | 3.68% | 91.02% | 0.53% | 0.11% | 0.00% | 2.43% | 2.24% |
| Census Tract 15, Mercer County | 3.91% | 89.53% | 0.25% | 0.56% | 0.00% | 3.66% | 2.08% |
| Census Tract 16, Mercer County | 5.95% | 84.76% | 1.08% | 1.08% | 0.00% | 4.11% | 3.03% |
| Census Tract 11.02, Mercer County | 6.93% | 86.84% | 0.49% | 0.12% | 0.04% | 3.40% | 2.17% |
| Census Tract 17, Mercer County | 7.97% | 83.19% | 0.79% | 0.22% | 0.18% | 4.74% | 2.91% |
| Census Tract 11.01, Mercer County | 11.10% | 80.38% | 0.63% | 0.63% | 0.06% | 5.21% | 2.00% |
| Census Tract 20, Mercer County | 14.39% | 75.97% | 0.32% | 0.22% | 0.00% | 7.58% | 1.52% |
| Census Tract 22, Mercer County | 19.40% | 59.25% | 0.75% | 1.10% | 0.32% | 14.61% | 4.58% |
| Census Tract 19, Mercer County | 20.50% | 50.89% | 1.34% | 0.89% | 0.09% | 22.99% | 3.30% |
| Census Tract 24, Mercer County | 20.54% | 65.77% | 1.69% | 0.90% | 0.00% | 6.00% | 5.11% |
| Census Tract 21, Mercer County | 21.12% | 58.66% | 0.45% | 0.42% | 0.11% | 16.12% | 3.13% |
| Census Tract 12, Mercer County | 22.09% | 74.28% | 0.21% | 0.75% | 0.00% | 1.07% | 1.60% |
| Census Tract 10, Mercer County | 26.22% | 50.76% | 1.53% | 0.67% | 0.10% | 17.40% | 3.34% |
| Census Tract 9, Mercer County | 28.05% | 53.07% | 0.77% | 2.19% | 0.16% | 11.49% | 4.26% |
| Census Tract 13, Mercer County | 28.94% | 64.87% | 0.62% | 0.60% | 0.11% | 2.44% | 2.41% |
| Census Tract 34, Mercer County | 32.28% | 57.84% | 0.65% | 2.24% | 0.00% | 4.80% | 2.19% |
| Census Tract 28, Mercer County | 36.87% | 44.45% | 0.24% | 2.55% | 0.00% | 12.66% | 3.22% |
| Census Tract 2, Mercer County | 40.67% | 28.77% | 0.25% | 3.49% | 0.18% | 23.19% | 3.45% |
| Census Tract 4, Mercer County | 41.09% | 17.52% | 0.91% | 1.56% | 0.05% | 33.04% | 5.83% |
| Census Tract 5, Mercer County | 41.65% | 17.26% | 0.43% | 2.20% | 0.06% | 32.24% | 6.16% |
| Census Tract 8, Mercer County | 43.17% | 19.54% | 0.86% | 0.97% | 0.32% | 31.68% | 3.45% |
| Census Tract 6, Mercer County | 43.60% | 26.94% | 0.40% | 2.82% | 0.06% | 21.59% | 4.59% |
| Census Tract 7, Mercer County | 45.94% | 16.88% | 1.60% | 1.81% | 0.39% | 29.23% | 4.15% |
| Census Tract 1, Mercer County | 49.45% | 21.47% | 1.39% | 1.29% | 0.14% | 21.85% | 4.41% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|--------------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 15.05, Middlesex County | 15.68% | 11.79% | 0.31% | 67.84% | 0.00% | 1.67% | 2.72% |
| Census Tract 15.06, Middlesex County | 18.13% | 13.71% | 0.13% | 61.52% | 0.04% | 4.03% | 2.44% |
| Census Tract 14.16, Middlesex County | 20.17% | 2.95% | 0.13% | 72.45% | 0.02% | 1.21% | 3.08% |
| Census Tract 55, Middlesex County | 23.19% | 42.31% | 0.30% | 3.08% | 0.22% | 26.53% | 4.38% |
| Census Tract 5.02, Middlesex County | 24.68% | 16.88% | 0.35% | 49.68% | 0.04% | 4.65% | 3.71% |
| Census Tract 6.06, Middlesex County | 25.83% | 25.03% | 0.19% | 44.51% | 0.02% | 1.77% | 2.65% |
| Census Tract 14.10, Middlesex County | 28.85% | 5.61% | 0.17% | 62.84% | 0.00% | 0.85% | 1.67% |
| Census Tract 14.14, Middlesex County | 30.10% | 4.59% | 0.05% | 61.81% | 0.00% | 0.75% | 2.70% |
| Census Tract 15.04, Middlesex County | 30.22% | 8.84% | 0.19% | 55.93% | 0.05% | 2.26% | 2.50% |
| Census Tract 14.13, Middlesex County | 32.52% | 10.88% | 0.20% | 53.18% | 0.00% | 0.74% | 2.48% |
| Census Tract 30.02, Middlesex County | 34.03% | 7.95% | 0.10% | 54.26% | 0.00% | 1.55% | 2.11% |
| Census Tract 56.02, Middlesex County | 34.08% | 13.63% | 0.85% | 1.23% | 0.00% | 44.91% | 5.30% |
| Census Tract 57, Middlesex County | 34.45% | 28.54% | 1.54% | 3.47% | 0.00% | 26.89% | 5.10% |
| Census Tract 58, Middlesex County | 34.68% | 13.99% | 1.72% | 3.55% | 0.05% | 39.46% | 6.56% |
| Census Tract 5.01, Middlesex County | 34.98% | 44.91% | 0.36% | 8.69% | 0.03% | 8.39% | 2.65% |
| Census Tract 71.03, Middlesex County | 36.73% | 34.38% | 0.43% | 18.60% | 0.03% | 6.68% | 3.16% |
| Census Tract 6.08, Middlesex County | 36.87% | 16.18% | 0.23% | 43.44% | 0.00% | 0.99% | 2.29% |
| Census Tract 4.03, Middlesex County | 37.06% | 17.68% | 0.21% | 39.84% | 0.00% | 2.30% | 2.90% |
| Census Tract 26.03, Middlesex County | 37.27% | 10.82% | 0.32% | 47.95% | 0.00% | 1.61% | 2.03% |
| Census Tract 62.04, Middlesex County | 37.85% | 17.26% | 0.22% | 39.52% | 0.22% | 2.61% | 2.32% |
| Census Tract 86.06, Middlesex County | 39.40% | 14.02% | 0.06% | 40.84% | 0.00% | 3.26% | 2.42% |
| Census Tract 85.01, Middlesex County | 39.69% | 15.77% | 0.16% | 39.39% | 0.00% | 2.24% | 2.75% |
| Census Tract 56.01, Middlesex County | 40.00% | 14.64% | 0.57% | 1.82% | 0.00% | 38.90% | 4.07% |
| Census Tract 14.11, Middlesex County | 40.66% | 7.34% | 0.00% | 49.16% | 0.00% | 0.44% | 2.40% |
| Census Tract 89, Middlesex County | 40.67% | 17.90% | 0.14% | 30.05% | 0.04% | 7.57% | 3.64% |
| Census Tract 79.08, Middlesex County | 41.23% | 17.90% | 0.25% | 30.46% | 0.00% | 5.41% | 4.75% |
| Census Tract 90, Middlesex County | 42.07% | 37.80% | 0.62% | 10.04% | 0.14% | 6.10% | 3.22% |
| Census Tract 86.05, Middlesex County | 42.41% | 10.10% | 0.52% | 42.36% | 0.05% | 2.41% | 2.15% |
| Census Tract 27.01, Middlesex County | 42.95% | 10.20% | 0.42% | 38.32% | 0.00% | 4.85% | 3.27% |
| Census Tract 25, Middlesex County | 43.02% | 3.57% | 0.13% | 47.24% | 0.00% | 3.08% | 2.96% |
| Census Tract 86.04, Middlesex County | 43.11% | 6.63% | 0.16% | 46.33% | 0.04% | 1.62% | 2.11% |
| Census Tract 86.02, Middlesex County | 43.28% | 6.23% | 0.10% | 47.82% | 0.03% | 0.62% | 1.92% |
| Census Tract 62.03, Middlesex County | 43.88% | 16.50% | 0.20% | 33.57% | 0.08% | 4.02% | 1.75% |
| Census Tract 45, Middlesex County | 43.96% | 18.15% | 0.94% | 4.03% | 0.02% | 28.51% | 4.39% |
| Census Tract 88, Middlesex County | 44.14% | 10.38% | 0.27% | 39.51% | 0.02% | 2.19% | 3.49% |
| Census Tract 53, Middlesex County | 44.40% | 9.33% | 0.70% | 10.73% | 0.00% | 30.86% | 3.98% |
| Census Tract 85.03, Middlesex County | 45.55% | 8.89% | 0.10% | 41.76% | 0.02% | 1.61% | 2.07% |
| Census Tract 93, Middlesex County | 45.77% | 19.95% | 0.58% | 14.40% | 0.04% | 16.51% | 2.75% |
| Census Tract 14.09, Middlesex County | 46.47% | 1.95% | 0.18% | 48.88% | 0.00% | 0.83% | 1.69% |
| Census Tract 61.03, Middlesex County | 46.66% | 15.00% | 0.31% | 22.29% | 0.00% | 13.08% | 2.65% |
| Census Tract 48, Middlesex County | 47.40% | 8.95% | 1.56% | 1.49% | 0.20% | 35.88% | 4.52% |
| Census Tract 18.05, Middlesex County | 48.69% | 10.16% | 0.21% | 36.10% | 0.10% | 2.69% | 2.05% |
| Census Tract 31.02, Middlesex County | 48.70% | 12.00% | 0.08% | 32.09% | 0.00% | 4.53% | 2.59% |
| Census Tract 6.03, Middlesex County | 48.73% | 11.99% | 0.00% | 35.51% | 0.00% | 2.36% | 1.41% |
| Census Tract 49, Middlesex County | 49.08% | 11.47% | 1.12% | 1.33% | 0.05% | 32.17% | 4.78% |
| Census Tract 50, Middlesex County | 49.34% | 8.76% | 0.58% | 0.66% | 0.19% | 34.28% | 6.19% |
| Census Tract 10.02, Middlesex County | 49.49% | 10.21% | 0.40% | 32.83% | 0.05% | 3.44% | 3.58% |
| Census Tract 62.07, Middlesex County | 49.50% | 23.85% | 0.32% | 16.51% | 0.00% | 6.66% | 3.16% |
| Census Tract 46, Middlesex County | 49.62% | 8.20% | 1.63% | 1.66% | 0.00% | 33.49% | 5.40% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|---------------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 8076, Monmouth County | 11.57% | 81.61% | 0.72% | 0.45% | 0.05% | 2.80% | 2.80% |
| Census Tract 8072, Monmouth County | 13.90% | 75.98% | 0.32% | 0.13% | 0.06% | 7.30% | 2.31% |
| Census Tract 8073, Monmouth County | 15.07% | 75.52% | 0.83% | 0.42% | 0.00% | 5.77% | 2.39% |
| Census Tract 8056, Monmouth County | 26.92% | 40.93% | 1.23% | 0.61% | 0.31% | 24.09% | 5.90% |
| Census Tract 8077, Monmouth County | 31.10% | 60.51% | 0.32% | 2.51% | 0.03% | 2.41% | 3.11% |
| Census Tract 8034, Monmouth County | 36.63% | 24.42% | 1.87% | 1.43% | 0.13% | 31.76% | 3.76% |
| Census Tract 8071, Monmouth County | 37.06% | 54.03% | 0.70% | 0.47% | 0.23% | 4.62% | 2.89% |
| Census Tract 8078, Monmouth County | 39.68% | 50.58% | 0.32% | 4.79% | 0.03% | 2.07% | 2.51% |
| Census Tract 8075, Monmouth County | 43.47% | 43.61% | 0.74% | 0.97% | 0.05% | 7.22% | 3.95% |
| Census Tract 8070.03, Monmouth County | 48.32% | 38.03% | 0.35% | 0.65% | 0.20% | 9.71% | 2.75% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|---------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 435, Morris County | 30.36% | 31.27% | 1.55% | 1.33% | 0.00% | 30.04% | 5.45% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|--------------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 1814, Passaic County | 11.18% | 70.00% | 0.57% | 0.13% | 0.00% | 15.38% | 2.74% |
| Census Tract 1815, Passaic County | 11.87% | 72.76% | 2.19% | 0.34% | 0.00% | 10.35% | 2.48% |
| Census Tract 1812, Passaic County | 14.55% | 58.48% | 0.50% | 0.13% | 0.03% | 21.79% | 4.53% |
| Census Tract 2642, Passaic County | 17.77% | 62.39% | 0.62% | 1.05% | 0.00% | 14.46% | 3.71% |
| Census Tract 1813, Passaic County | 18.36% | 56.11% | 0.61% | 0.72% | 0.03% | 19.56% | 4.62% |
| Census Tract 1808, Passaic County | 18.95% | 52.45% | 0.61% | 0.28% | 0.00% | 24.08% | 3.62% |
| Census Tract 1826, Passaic County | 21.32% | 62.04% | 0.38% | 0.24% | 0.07% | 13.41% | 2.54% |
| Census Tract 1824, Passaic County | 22.54% | 45.08% | 0.51% | 0.53% | 0.00% | 26.11% | 5.22% |
| Census Tract 1807, Passaic County | 24.05% | 53.58% | 0.95% | 1.29% | 0.00% | 15.66% | 4.47% |
| Census Tract 1832, Passaic County | 25.98% | 52.27% | 1.04% | 2.14% | 0.00% | 12.88% | 5.69% |
| Census Tract 1825, Passaic County | 26.72% | 53.38% | 0.69% | 0.86% | 0.03% | 14.88% | 3.44% |
| Census Tract 1823.02, Passaic County | 26.90% | 32.59% | 1.34% | 0.69% | 0.02% | 32.68% | 5.78% |
| Census Tract 1817.02, Passaic County | 27.54% | 28.62% | 1.81% | 0.59% | 0.20% | 33.37% | 7.88% |
| Census Tract 1752, Passaic County | 29.92% | 9.95% | 1.98% | 0.23% | 0.00% | 48.90% | 9.03% |
| Census Tract 1806, Passaic County | 30.40% | 42.03% | 1.28% | 1.01% | 0.10% | 20.59% | 4.58% |
| Census Tract 1811, Passaic County | 30.47% | 33.96% | 1.29% | 0.71% | 0.18% | 28.90% | 4.50% |
| Census Tract 1758.01, Passaic County | 33.08% | 8.23% | 0.76% | 22.29% | 0.00% | 29.03% | 6.62% |
| Census Tract 1754.02, Passaic County | 33.12% | 18.53% | 1.04% | 0.31% | 0.03% | 42.09% | 4.88% |
| Census Tract 1802.02, Passaic County | 34.41% | 12.95% | 0.83% | 24.19% | 0.16% | 22.43% | 5.03% |
| Census Tract 1803, Passaic County | 35.51% | 28.18% | 1.04% | 6.05% | 0.00% | 23.45% | 5.77% |
| Census Tract 1823.01, Passaic County | 35.94% | 19.12% | 2.48% | 0.09% | 0.00% | 36.67% | 5.70% |
| Census Tract 1822, Passaic County | 36.40% | 26.31% | 1.28% | 1.12% | 0.00% | 27.03% | 7.85% |
| Census Tract 1759, Passaic County | 38.00% | 8.06% | 1.25% | 0.35% | 0.12% | 46.30% | 5.91% |
| Census Tract 1754.01, Passaic County | 38.31% | 16.16% | 0.68% | 0.85% | 0.00% | 37.99% | 6.01% |
| Census Tract 1755, Passaic County | 39.25% | 19.67% | 1.20% | 1.84% | 0.04% | 32.70% | 5.30% |
| Census Tract 1810, Passaic County | 39.57% | 17.39% | 1.23% | 0.35% | 0.00% | 36.99% | 4.47% |
| Census Tract 1753.01, Passaic County | 40.26% | 3.96% | 2.27% | 0.62% | 0.00% | 46.99% | 5.90% |
| Census Tract 1829, Passaic County | 40.47% | 13.17% | 2.35% | 0.07% | 0.00% | 38.70% | 5.22% |
| Census Tract 1809, Passaic County | 41.59% | 22.20% | 1.49% | 0.41% | 0.08% | 29.76% | 4.46% |
| Census Tract 1802.01, Passaic County | 43.11% | 32.66% | 0.70% | 6.36% | 0.00% | 13.38% | 3.78% |
| Census Tract 1756.02, Passaic County | 43.78% | 14.19% | 1.19% | 7.64% | 0.07% | 27.86% | 5.27% |
| Census Tract 1758.02, Passaic County | 44.00% | 11.34% | 0.91% | 2.05% | 0.16% | 34.55% | 7.01% |
| Census Tract 1753.02, Passaic County | 44.52% | 6.43% | 1.47% | 0.36% | 0.03% | 43.38% | 3.82% |
| Census Tract 1818, Passaic County | 44.99% | 28.27% | 1.36% | 2.47% | 0.00% | 18.50% | 4.41% |
| Census Tract 1821, Passaic County | 45.15% | 14.82% | 0.58% | 2.46% | 0.08% | 30.33% | 6.58% |
| Census Tract 1828, Passaic County | 47.83% | 16.47% | 1.34% | 1.34% | 0.11% | 27.95% | 4.96% |
| Census Tract 1831.02, Passaic County | 48.21% | 12.58% | 0.58% | 0.58% | 0.00% | 32.12% | 5.92% |
| Census Tract 1820, Passaic County | 49.91% | 5.96% | 1.69% | 1.87% | 0.00% | 32.03% | 8.54% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|--------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 220, Salem County | 17.75% | 76.11% | 0.24% | 0.24% | 0.00% | 2.47% | 3.18% |
| Census Tract 219, Salem County | 40.49% | 54.29% | 0.15% | 0.75% | 0.00% | 1.79% | 2.54% |
| Census Tract 203, Salem County | 46.12% | 36.30% | 0.91% | 0.50% | 0.00% | 12.84% | 3.32% |
| Census Tract 202, Salem County | 49.00% | 38.53% | 0.20% | 0.73% | 0.00% | 8.67% | 2.87% |

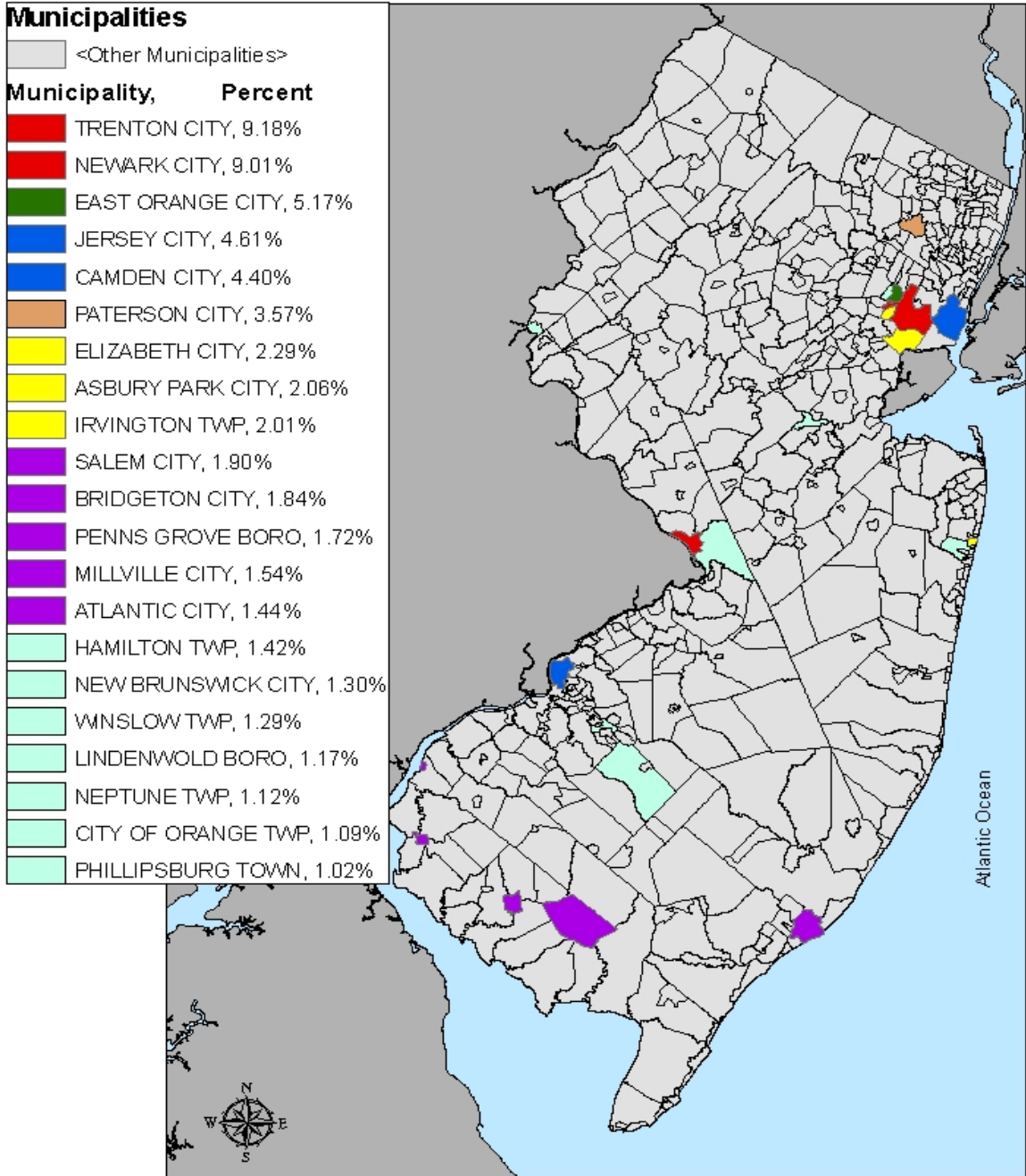
| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|--------------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 532, Somerset County | 28.92% | 47.56% | 0.50% | 4.55% | 0.07% | 14.59% | 3.81% |
| Census Tract 533, Somerset County | 31.54% | 38.71% | 0.51% | 7.56% | 0.00% | 17.33% | 4.35% |
| Census Tract 534.04, Somerset County | 38.84% | 29.49% | 0.17% | 26.50% | 0.04% | 2.34% | 2.63% |
| Census Tract 531.02, Somerset County | 39.92% | 31.26% | 0.20% | 23.10% | 0.00% | 2.94% | 2.58% |
| Census Tract 534.03, Somerset County | 42.16% | 22.66% | 0.19% | 30.92% | 0.00% | 1.73% | 2.34% |
| Census Tract 534.02, Somerset County | 47.27% | 13.63% | 0.14% | 34.42% | 0.00% | 2.28% | 2.26% |

| Census Tract | Percent White | Percent Black or African American | Percent American Indian and Alaska Native | Percent Asian | Percent Native Hawaiian and Other Pacific Islander | Percent Some Other Race | Percent Multiple Races |
|-----------------------------------|---------------|-----------------------------------|---|---------------|--|-------------------------|------------------------|
| Census Tract 322, Union County | 7.04% | 87.85% | 0.15% | 0.73% | 0.09% | 2.24% | 1.90% |
| Census Tract 346, Union County | 9.78% | 82.00% | 0.30% | 0.77% | 0.00% | 3.97% | 3.17% |
| Census Tract 344, Union County | 16.11% | 73.18% | 0.36% | 1.71% | 0.00% | 6.29% | 2.36% |
| Census Tract 328, Union County | 16.24% | 75.44% | 0.16% | 2.90% | 0.00% | 3.31% | 1.96% |
| Census Tract 388, Union County | 16.93% | 69.13% | 0.66% | 0.86% | 0.00% | 8.11% | 4.31% |
| Census Tract 396, Union County | 18.89% | 65.05% | 0.26% | 1.35% | 0.03% | 10.98% | 3.44% |
| Census Tract 323, Union County | 20.59% | 67.76% | 0.35% | 2.18% | 0.00% | 5.88% | 3.24% |
| Census Tract 393, Union County | 21.24% | 28.07% | 1.34% | 0.45% | 0.13% | 44.17% | 4.59% |
| Census Tract 395, Union County | 21.62% | 51.42% | 0.74% | 0.56% | 0.18% | 21.80% | 3.68% |
| Census Tract 389, Union County | 21.92% | 54.31% | 0.85% | 0.52% | 0.00% | 18.70% | 3.71% |
| Census Tract 390, Union County | 24.75% | 39.19% | 1.47% | 0.72% | 0.07% | 28.82% | 4.98% |
| Census Tract 397, Union County | 24.95% | 62.64% | 0.45% | 1.48% | 0.00% | 8.07% | 2.40% |
| Census Tract 392, Union County | 26.02% | 46.67% | 0.83% | 1.34% | 0.10% | 20.89% | 4.15% |
| Census Tract 394, Union County | 27.04% | 43.26% | 2.35% | 0.91% | 0.03% | 20.91% | 5.50% |
| Census Tract 342, Union County | 28.14% | 58.06% | 0.04% | 2.49% | 0.11% | 8.86% | 2.31% |
| Census Tract 326, Union County | 29.20% | 55.24% | 0.16% | 10.52% | 0.00% | 2.79% | 2.09% |
| Census Tract 360, Union County | 30.46% | 54.62% | 0.55% | 4.67% | 0.05% | 6.22% | 3.44% |
| Census Tract 314, Union County | 30.98% | 50.77% | 0.73% | 1.06% | 0.03% | 13.20% | 3.23% |
| Census Tract 358, Union County | 32.58% | 53.61% | 0.20% | 3.65% | 0.00% | 7.17% | 2.79% |
| Census Tract 312, Union County | 35.53% | 36.00% | 1.11% | 1.06% | 0.07% | 22.64% | 3.58% |
| Census Tract 341, Union County | 36.42% | 47.47% | 0.29% | 3.17% | 0.00% | 9.19% | 3.46% |
| Census Tract 340, Union County | 38.14% | 44.83% | 0.24% | 1.99% | 0.00% | 12.16% | 2.65% |
| Census Tract 343, Union County | 39.52% | 48.09% | 0.39% | 3.18% | 0.00% | 5.64% | 3.18% |
| Census Tract 317, Union County | 39.89% | 40.79% | 0.29% | 4.73% | 0.05% | 10.53% | 3.73% |
| Census Tract 304, Union County | 42.04% | 34.94% | 0.50% | 1.19% | 0.00% | 16.18% | 5.15% |
| Census Tract 302, Union County | 42.56% | 29.37% | 1.34% | 0.48% | 0.10% | 20.68% | 5.47% |
| Census Tract 391, Union County | 43.22% | 47.24% | 0.29% | 3.13% | 0.00% | 3.68% | 2.43% |
| Census Tract 359, Union County | 44.33% | 30.85% | 0.53% | 6.49% | 0.00% | 13.29% | 4.51% |
| Census Tract 399, Union County | 45.21% | 39.04% | 0.55% | 1.91% | 0.10% | 9.23% | 3.96% |
| Census Tract 324, Union County | 45.81% | 38.91% | 0.21% | 3.92% | 0.04% | 8.09% | 3.03% |
| Census Tract 316.01, Union County | 45.98% | 29.47% | 0.98% | 4.15% | 0.03% | 14.21% | 5.17% |
| Census Tract 327, Union County | 47.65% | 31.53% | 0.17% | 13.62% | 0.00% | 5.01% | 2.03% |
| Census Tract 313, Union County | 48.62% | 25.12% | 0.43% | 0.96% | 0.12% | 20.03% | 4.70% |
| Census Tract 318.02, Union County | 48.83% | 24.29% | 1.17% | 1.71% | 0.08% | 19.36% | 4.56% |
| Census Tract 345, Union County | 49.41% | 33.29% | 0.25% | 2.03% | 0.00% | 12.07% | 2.95% |

Every household, regardless of race, disability, or other characteristic, should be free to choose where to reside. Vouchers that can be used state-wide or nation-wide can only bolster the housing opportunities available, not mandate the choice. DCA currently has 11,963 minority tenant-based voucher holders. The following chart identifies areas of the State where at least 1% of this population resides in.

| County | Municipality | Number of Black | Number of American Indian | Number of Asian | Number of Hawaiian | Percentage of Minority Voucher Holders |
|---------------|---------------------|------------------------|----------------------------------|------------------------|---------------------------|---|
| Mercer | Trenton | 1082 | 2 | 2 | 12 | 9.18% |
| Essex | Newark | 1071 | 2 | | 5 | 9.01% |
| Essex | East Orange | 615 | 2 | | 2 | 5.17% |
| Hudson | Jersey City | 536 | 3 | 6 | 7 | 4.61% |
| Camden | Camden | 521 | | | 5 | 4.40% |
| Passaic | Paterson | 421 | | 4 | 2 | 3.57% |
| Union | Elizabeth | 266 | | 1 | 7 | 2.29% |
| Monmouth | Asbury Park | 244 | | 1 | 1 | 2.06% |
| Essex | Irvington | 239 | | 1 | | 2.01% |
| Salem | Salem | 225 | 2 | | | 1.90% |
| Cumberland | Bridgeton | 216 | 3 | | 1 | 1.84% |
| Salem | Penns Grove | 205 | | | 1 | 1.72% |
| Cumberland | Millville | 179 | 1 | 1 | 3 | 1.54% |
| Atlantic | Atlantic City | 168 | | 1 | 3 | 1.44% |
| Mercer | Hamilton Township | 168 | | 1 | 1 | 1.42% |
| Middlesex | New Brunswick | 154 | | 2 | | 1.30% |
| Camden | Sicklerville | 154 | | | | 1.29% |
| Camden | Lindenwold | 140 | | | | 1.17% |
| Monmouth | Neptune Township | 133 | | | 1 | 1.12% |
| Essex | Orange | 129 | | 1 | | 1.09% |
| Warren | Phillipsburg | 122 | | | | 1.02% |

DCA Tenant-Based Minority Voucher Holder Residence



Labor Force and Employment

According to the New Jersey Department of Labor and Workforce Development employment growth in New Jersey decreased in December 2010 as employers in both the private and public sectors trimmed their payrolls. Overall, the state's unemployment rate moved slightly lower by 0.1 percentage point to 9.1 percent, remaining below the national rate of 9.4 percent.

Lending Practices

Lending Discrimination: It is illegal to take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

1. Refuse to make a mortgage loan.
2. Fail to provide information regarding loans.
3. Deny or make different terms for home loans, such as different interest rates, points, or fees.
4. Discriminate in appraising the property.
5. Refuse to purchase the loan or set different terms or conditions for purchasing a loan.
6. Coerce, intimidate, threaten, or interfere with anyone exercising their rights granted under the Fair Housing Act or assisting others who are exercising that right.
7. Make, print, publish, or post statements or advertisements that a house or an apartment is available only to persons of a certain race, color, religion, sex, familial status, or disability.

Home Mortgage Disclosure Act Data Analysis

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and has since been amended several times. It is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities and to assist in identifying possible discriminatory lending patterns. HMDA requires lenders to publicly disclose the race, ethnicity and sex of the mortgage applicant, along with loan application amounts, household income and the census tract in which the home is located, along with information concerning their actions related to the loan application.

For this analysis, HMDA data from 2009 was used to analyze the differences in denial rates.

According to recently released HMDA data, of the 99,719 applications that were submitted for conventional mortgages in 2009, 71.5% (71,284 applications) were approved for a mortgage, 64.5% (64,336 applicants) accepted the mortgage and 15.7% (15,649 applicants) were denied. Borrowers received over \$17.5 billion in mortgage loans, averaging \$272,855 per borrower.

Table 24: Conventional Mortgage Applications

| | Applications Received in 2009 | Loans Originated | Apps. Approved But Not Accepted | Applications Denied |
|--------------|-------------------------------|------------------|---------------------------------|---------------------|
| Total | 99,719 | 64,336 | 6,948 | 15,649 |

Of the 99,719 applications that were received, 64.5% of loans were originated. Broken down by race, 66% of White applicants actually committed to the loan, as did 64% of Asians, 51.6% American Indian/Alaska Natives, 46.7% of Blacks and 48.4% of Hawaiian/Pacific Islanders. 51.2% of those who committed to the loan were Hispanic.

10.4% of loans that were approved were not accepted by the applicant. Of those, 78.6% were White.

Table 25: Conventional Mortgage Applications by Race

| Race | Applications Received in 2009 | Loans Originated | % Loans Originated by Race | Apps. Approved But Not Accepted | % Approved Loans that Were Not Accepted | % Apps. Approved But Not Accepted |
|-------------------------------|-------------------------------|------------------|----------------------------|---------------------------------|---|-----------------------------------|
| American Indian/Alaska Native | 382 | 197 | 51.57% | 18 | 8.37% | 0.2% |
| Asian | 18,731 | 11,997 | 64.05% | 634 | 5.02% | 8.5% |
| Black | 5,245 | 2,450 | 46.71% | 415 | 14.49% | 5.6% |
| Hawaiian/Pacific Islander | 397 | 192 | 48.36% | 29 | 13.12% | 0.4% |
| White | 74,964 | 49,500 | 66.03% | 5,852 | 10.57% | 78.6% |
| Hispanic | 6,100 | 3,123 | 51.20% | 497 | 13.73% | 6.7% |
| Total | 99,719 | 64,336 | 64.52% | 7,445 | 10.37% | 100.0% |

Over 60% of all borrowers earned 120% or more of Area Median Income (AMI), 11.2% earned between 100 -119%, 11.2% earned between 80 - 99%, 13.4% earned between 50 - 79% and 4% earned less than 50% of the AMI.

Table 26: Income of Borrowers

| INCOME OF BORROWERS | | | | | |
|---------------------|-------------------|---------------|---------------|-----------------|---------------------|
| | Less than 50% AMI | 50-79% of AMI | 80-99% of AMI | 100-119% of AMI | 120% or More of AMI |
| Totals | 3,349 | 11,234 | 9,363 | 9,390 | 50,273 |
| % of Total | 4.01% | 13.44% | 11.20% | 11.23% | 60.13% |

The following chart shows the percent of applications denied by race. Hawaiian/Pacific Islander and Black applicants were denied the most.

Table 27: Reasons for Denial

| Race | Applications Received (2009) | Apps. Approved (2009) | Apps Denied (2009) | % Denied by Race (2009) |
|-------------------------------|------------------------------|-----------------------|--------------------|-------------------------|
| American Indian/Alaska Native | 382 | 215 | 84 | 22.0% |
| Asian | 18,731 | 12,631 | 2,853 | 15.2% |
| Black | 5,245 | 2,865 | 1,540 | 29.4% |
| Hawaiian/Pacific Islander | 397 | 221 | 122 | 30.7% |
| White | 74,964 | 55,352 | 10,703 | 14.3% |
| Hispanic | 6,100 | 3,620 | 1,620 | 26.6% |

In looking at why a lender denied a mortgage by race, the majority of applicants were denied because of their debt to income ratio, collateral or credit history.

Table 28: Reasons for Denial by Race

| | Debt to Income Ratio | Employment History | Credit History | Collateral | Insufficient Cash | Unverifiable Information | Credit Application Incomplete |
|-------------------------------|----------------------|--------------------|----------------|------------|-------------------|--------------------------|-------------------------------|
| American Indian/Alaska Native | 22 | 1 | 18 | 21 | 4 | 5 | 12 |
| Asian | 710 | 84 | 284 | 713 | 216 | 266 | 533 |
| Black | 381 | 27 | 368 | 296 | 93 | 84 | 198 |
| Hawaiian/Pacific Islander | 34 | 1 | 22 | 28 | 9 | 6 | 19 |
| White | 2,860 | 257 | 1,409 | 2,771 | 694 | 790 | 1,611 |
| Hispanic | 435 | 29 | 262 | 338 | 142 | 113 | 235 |

When looking at the income levels for applicants denied conventional loans, 50.8% earned 120% or more of the Area Median Income (AMI). Only 9.6% of those earning less than 50% of the AMI were denied a loan.

Table 29: Reasons for Denial by Income

| Applicants Denied by Income | | | | | |
|-----------------------------|-------------------|---------------|---------------|-----------------|---------------------|
| | Less than 50% AMI | 50-79% of AMI | 80-99% of AMI | 100-119% of AMI | 120% or More of AMI |
| # | 1,733 | 2,960 | 2,184 | 2,003 | 9,165 |
| Total Denials | 18,045 | 18,045 | 18,045 | 18,045 | 18,045 |
| % of Total | 9.6% | 16.4% | 12.1% | 11.1% | 50.8% |

*HMDA Data included for races identified as American Indian/Alaska Native, Asian, Black or African American, Native Hawaiian/Other Pacific Islander and White. The DCA did not include racial data identified as "2 or more races", "Joint Races" or "Race Not Available" for fear of double-counting. Hispanic data is not included in the totals. HMDA Data on *Reasons for Denial of Conventional Loans* did not include denials coded as "Other" or "Not Available".

A review of the HMDA data does not show definitive discrimination based on race, ethnicity, gender, and disability in mortgage lending approvals and types of lending sources used.

Predatory Lending

Predatory lending is the use of unfair and abusive mortgage lending practices that result in a borrower paying more through high fees or interest rates than the borrower's credit history

warrants. Predatory lending typically involves at least one, and perhaps all three of the following elements:

- Making unaffordable loans based on the assets of the borrower, rather than on the borrower's ability to repay an obligation ("asset-based lending")
- Inducing a borrower to refinance a loan repeatedly in order to charge high points and fees each time the loan is refinanced
- Engaging in fraud or deception to conceal the true nature of the loan obligation from an unsuspecting or unsophisticated borrower.

These practices occur most frequently in the subprime lending market and target lower-income and minority borrowers.

The New Jersey Homeowners Security Act prohibits the following:

- Financing certain credit insurance premiums or debt cancellation agreements.
- Recommending or encouraging default on an existing mortgage loan.
- Charging a late payment fee in excess of 5% of the amount of the payment due.
- Charging a late fee in excess of 5% of the past due payment.
- Accelerating indebtedness at the creditor's sole discretion.
- Charging a fee for a borrower's payoff balance information.
- Negative amortization (i.e., when the principal balance of the loan increases even though all payments are being made).
- Increasing the interest rate after default.
- Requiring more than two periodic payments to be paid in advance from the loan proceeds.
- Lending to a borrower who finances points and fees, without first receiving certification from an HUD/DOBI approved third-party nonprofit credit counselor, that the borrower has received counseling on the loan transaction.
- Making direct payment to home improvement contractors out of the loan proceeds, instead of (1) to the borrower, (2) jointly to the borrower and contractor, or (3) to a third-party escrow selected by the borrower.
- Charging a fee for modification or deferral of the loan.
- Charging points and fees if the proceeds of a high-cost home loan are used to refinance an existing high-cost home loan held by the same creditor as note holder.
- Foreclosure by means other than the judicial foreclosure procedures of this State.
- Financing points and fees in excess of 2% of the total high-cost home loan amount.

The legislation provides the New Jersey Department of Banking and Insurance with the following authority:

- To impose a fine up to \$10,000 per violation (40% of the fine is dedicated to nonprofit groups for consumer finance education programs).
- To bar a predatory lender from industries regulated by the Department of Banking and Insurance.
- To issue a cease and desist order.

- To temporarily suspend a license on an emergent basis.

Fair Housing Agencies and Programs

State Fair Housing Organizations

The Division on Civil Rights (DCR) continues to combat housing discrimination in New Jersey. The DCR's mandate "is to foster sensitivity, acceptance and respect among all people across the State." The DCR is charged with enforcing the Law Against Discrimination (LAD) in New Jersey. Accordingly, the mission of the DCR is to eliminate illegal discrimination based on race, religion, color, national origin, handicap, age, nationality, ancestry, marital status, domestic partnership status, familial status, affectional or sexual orientation, and sex, in areas such as employment, public accommodations, and housing.

DCR not only enforces the Law Against Discrimination, but it sponsors a variety of education and community outreach activities.

New Jersey has recently been awarded \$325,000 of HUD funding to address discriminatory housing practices in the northern part of the State. The resources will finance the Fair Housing Council of Northern New Jersey's efforts to investigate and enforce alleged violations of the Fair Housing Act in northern New Jersey.

Federal Fair Housing Agency

The Office of Fair Housing and Equal Opportunity (FHEO), which is directly under HUD's jurisdiction, administers federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice. Particular activities carried out by the Office of Fair Housing and Equal Opportunity include implementing and enforcing the Fair Housing Act and other civil rights laws, including Title VI of the Civil Rights Act of 1964, Section 109 of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, the Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, and the Architectural Barriers Act of 1968.

Fair Housing Data

Fair housing complaint data from both the federal and State level was analyzed to gain insight into the type and frequency of housing discrimination occurring in New Jersey.

HUD maintains records of all complaints filed that represent violations of federal housing law. HUD provided us with data on the type of discrimination cases filed for the years 2004 through February 2010.

Over the 2004 through February 2010 time period, a total of 1,260 fair housing complaints were filed in New Jersey. Complaints based on disability and race and color continue to comprise the largest percentages of all complaints filed during this reporting period. Disability complaints totaled 37% of all complaints received by HUD. Allegations of race and color discrimination made up 35%.

Table 30: HUD Discrimination Cases

| HUD Cases Filed 2004 - February 2010 | | | | | | | | | |
|--------------------------------------|------------|-----------------|-----------------|------------|-----------|-----------|-------------|--------------------|-------------|
| County | Race/Color | National Origin | Familial status | Disability | Sex | Religion | Retaliation | Sexual Harrassment | Total |
| Atlantic | 29 | 7 | 4 | 21 | 3 | 2 | 1 | 0 | 67 |
| Bergen | 66 | 21 | 16 | 43 | 7 | 0 | 1 | 2 | 156 |
| Burlington | 19 | 4 | 7 | 15 | 2 | 0 | 0 | 0 | 47 |
| Camden | 36 | 7 | 9 | 31 | 2 | 1 | 0 | 0 | 86 |
| Cape May | 6 | 2 | 1 | 14 | 1 | 0 | 0 | 0 | 24 |
| Cumberland | 5 | 0 | 1 | 5 | 0 | 0 | 0 | 0 | 11 |
| Essex | 48 | 20 | 15 | 59 | 10 | 1 | 1 | 1 | 155 |
| Gloucester | 19 | 4 | 1 | 11 | 1 | 0 | 1 | 0 | 37 |
| Hudson | 36 | 15 | 11 | 33 | 10 | 0 | 0 | 1 | 106 |
| Hunterdon | 4 | 0 | 1 | 32 | 0 | 0 | 1 | 0 | 38 |
| Mercer | 21 | 9 | 3 | 25 | 0 | 0 | 2 | 0 | 60 |
| Middlesex | 43 | 13 | 9 | 27 | 2 | 2 | 3 | 0 | 99 |
| Monmouth | 20 | 6 | 8 | 33 | 2 | 1 | 1 | 0 | 71 |
| Morris | 19 | 9 | 11 | 24 | 1 | 0 | 0 | 0 | 63 |
| Ocean | 17 | 6 | 9 | 45 | 5 | 26 | 1 | 0 | 109 |
| Passaic | 21 | 13 | 7 | 18 | 6 | 4 | 0 | 1 | 70 |
| Salem | 4 | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 8 |
| Somerset | 11 | 1 | 2 | 7 | 0 | 0 | 0 | 0 | 21 |
| Sussex | 0 | 1 | 1 | 4 | 1 | 0 | 0 | 0 | 7 |
| Union | 34 | 9 | 9 | 15 | 3 | 0 | 1 | 0 | 71 |
| Warren | 7 | 0 | 1 | 10 | 2 | 0 | 0 | 0 | 20 |
| TOTAL | 437 | 140 | 122 | 455 | 55 | 35 | 12 | 5 | 1260 |

The New Jersey Division on Civil Rights provided data on the number of discrimination cases received during State Fiscal Years 2009 and 2010 and the type of complaint. Overall, the Division's Housing Investigations Unit received 367 new housing discrimination cases in Fiscal Years 2009 and 2010.

The majority of complaints received were from households in Bergen (17%) and Essex (13%) counties.

NJ Division on Civil Rights (DCR) Data

Table 31: Number of Housing Cases Received By DCR

| COUNTY | FY2009 | FY2010 | TOTAL |
|-------------------|---------------|---------------|--------------|
| ATLANTIC | 11 | 4 | 15 |
| BERGEN | 29 | 31 | 60 |
| BURLINGTON | 12 | 6 | 18 |
| CAMDEN | 13 | 12 | 25 |
| CAPE MAY | 4 | 2 | 6 |
| CUMBERLAND | 1 | 2 | 3 |
| ESSEX | 25 | 21 | 46 |
| GLOUCESTER | 8 | 5 | 13 |
| HUDSON | 18 | 15 | 33 |
| HUNTERDON | 1 | 0 | 1 |
| MERCER | 7 | 13 | 20 |
| MIDDLESEX | 10 | 11 | 21 |
| MONMOUTH | 6 | 10 | 16 |
| MORRIS | 8 | 6 | 14 |
| OCEAN | 24 | 5 | 29 |
| PASSAIC | 14 | 5 | 19 |
| SALEM | 1 | 0 | 1 |
| SOMERSET | 6 | 2 | 8 |
| SUSSEX | 1 | 2 | 3 |
| UNION | 7 | 6 | 13 |
| WARREN | 0 | 3 | 3 |
| TOTAL | 206 | 161 | 367 |

The following chart depicts the type of complaints received by type of compliance problem; the “basis” cited the most was disability. This data demonstrates a need for further education for both private and public sector housing providers about reasonable accommodation and housing for persons with disabilities.

Table 32: Types of Complaints Received By DCR By Basis

| BY BASIS | FY2009 | FY2010 | TOTAL |
|--------------------|--------|--------|-------|
| Disability | 99 | 87 | 186 |
| Race | 54 | 60 | 114 |
| Familial Status | 34 | 21 | 55 |
| Source Of Income | 31 | 15 | 46 |
| National Origin | 20 | 18 | 38 |
| Sex | 16 | 13 | 29 |
| Creed | 12 | 7 | 19 |
| Reprisal | 3 | 4 | 7 |
| Marital Status | 2 | 4 | 6 |
| Sexual Orientation | 2 | 1 | 3 |
| Color | 1 | 1 | 2 |
| Gender Identity | 0 | 2 | 2 |
| Service Dog | 0 | 2 | 2 |
| Sexual Harassment | 0 | 1 | 1 |

*Note: each complaint that is submitted can be filed under more than one basis.

Table 33: Types of Complaints Received By DCR in FY 2009

| COUNTY | DISABILITY | RACE | FAMILIAL STATUS | SOURCE OF INCOME | NATIONAL ORIGIN | SEX | CREED | REPRISAL | MARITAL STATUS | SEXUAL ORIENTATION | COLOR | TOTAL |
|------------|------------|------|-----------------|------------------|-----------------|-----|-------|----------|----------------|--------------------|-------|-------|
| ATLANTIC | 5 | 1 | 2 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 12 |
| BERGEN | 9 | 12 | 7 | 7 | 2 | 1 | 0 | 1 | 1 | 0 | 0 | 40 |
| BURLINGTON | 7 | 3 | 4 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 15 |
| CAMDEN | 6 | 4 | 2 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 15 |
| CAPE MAY | 0 | 3 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| CUMBERLAND | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| ESSEX | 19 | 3 | 6 | 2 | 1 | 3 | 1 | 0 | 0 | 1 | 0 | 36 |
| GLOUCESTER | 1 | 5 | 0 | 3 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 11 |
| HUDSON | 7 | 6 | 5 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 1 | 25 |
| HUNTERDON | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| MERCER | 3 | 2 | 0 | 2 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 10 |
| MIDDLESEX | 6 | 2 | 0 | 0 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 13 |
| MONMOUTH | 5 | 0 | 2 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 9 |
| MORRIS | 6 | 0 | 2 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 11 |
| OCEAN | 8 | 4 | 1 | | 3 | 1 | 11 | 0 | 0 | 0 | 0 | 28 |
| PASSAIC | 6 | 3 | 1 | 5 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 18 |
| SALEM | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| SOMERSET | 5 | 1 | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| SUSSEX | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| UNION | 4 | 3 | 1 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 11 |
| TOTALS | 99 | 54 | 34 | 31 | 20 | 16 | 12 | 3 | 2 | 2 | 1 | 274 |

Table 34: Types of Complaints Received By DCR in FY 2010

| COUNTY | DISABILITY | RACE | FAMILIAL STATUS | SOURCE OF INCOME | NATIONAL ORIGIN | SEX | CREED | MARITAL STATUS | REPRISAL | GENDER IDENTITY | SERVICE DOG | COLOR | SEXUAL HARASSMENT | SEXUAL ORIENTATION | TOTAL |
|------------|------------|------|-----------------|------------------|-----------------|-----|-------|----------------|----------|-----------------|-------------|-------|-------------------|--------------------|-------|
| ATLANTIC | 3 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| BERGEN | 18 | 8 | 4 | 7 | 3 | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 44 |
| BURLINGTON | 4 | 4 | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 11 |
| CAMDEN | 6 | 3 | 2 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 14 |
| CAPE MAY | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| CUMBERLAND | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| ESSEX | 9 | 9 | 6 | 3 | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 32 |
| GLOUCESTER | 1 | 3 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| HUDSON | 10 | 5 | 2 | 1 | 3 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 26 |
| MERCER | 8 | 5 | 0 | 3 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 18 |
| MIDDLESEX | 6 | 8 | 3 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 22 |
| MONMOUTH | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 12 |
| MORRIS | 6 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9 |
| OCEAN | 3 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 7 |
| PASSAIC | 2 | 3 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| SOMERSET | 1 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| SUSSEX | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| UNION | 2 | 4 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| WARREN | 1 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| TOTALS | 87 | 60 | 21 | 15 | 18 | 13 | 7 | 4 | 4 | 2 | 2 | 1 | 1 | 1 | 236 |

Tables 33 and 34 show the distribution of cases by county. The majority of these cases come from Bergen, Essex and Hudson counties. The distribution of cases is, however, very similar to the distribution of the population in the State. This suggests that incidents and reports leading to charges are equally distributed throughout New Jersey.

Fair Housing Survey

The Department of Community Affairs created a fair housing survey for housing agencies and New Jersey residents to complete. The purpose of the survey was to identify perceived barriers to fair housing in the State and recommended steps to address these impediments. The survey was posted on the Department of Community Affairs' web site for a 4 month period; December 2010 – March 2011. Copies of both surveys are located in Appendix A and B.

The following barriers were identified as severe:

- Geographic barriers to fair housing (concentrating poor families in distressed neighborhoods)
- Land use and zoning barriers
- Lack of translated housing materials
- Discrimination in credit and lending practices

Impediments and Recommended Actions

The State conducted an extensive data analysis to identify impediments to fair housing choice. Fair housing choice is the right to equal access to all types of housing. Fair housing choice exists when everyone has the ability to freely choose where they want to live.

The Department of Community Affairs examined Home Mortgage Disclosure Data (HMDA) and Census data to determine differences in housing need based on race, household size, income and ethnicity; reviewed data affecting persons identified with Limited English Proficiency (LED); and analyzed federal and State fair housing complaint data.

Based on this analysis, it was determined that the State over the next five-years needs to address the following impediments:

- Perception of affordable housing
- Limited English proficiency
- Lack of information regarding fair housing rights and responsibilities
- Fair housing choices for persons with disabilities
- Racial and ethnic concentration
- Land use and zoning barriers

Impediment 1: Perception of Affordable Housing/Section 8

Public officials and residents often have a negative perception of affordable housing; it will be a public eyesore, lower property taxes and attract crime. Community leaders are very much influenced by these public misconceptions. As a result, even if a municipality has the land to support denser, more affordable housing, it may lack the will to do so.

The Not In My Backyard syndrome (NIMBY), neighborhood opposition to affordable housing or any type of new housing is an example of discrimination if its effect is to discourage certain protected classes from obtaining housing.

Action: Develop an educational campaign to address the negative public perceptions often associated with affordable housing and residents on housing assistance. The campaign should focus on actual developments that have been successful in providing different types of affordable housing such as apartments, condominiums and townhouses and showcase the type of tenant that is residing in these projects. In addition, the State should promote planning practices that gives residents the opportunity to participate in the early development stages of proposed projects in their area. This will allow the residents the opportunity to direct some of their questions and concerns to those individuals that are key players in the building process.

Impediment 2: Limited English Proficiency

English as a second language is becoming more prevalent as New Jersey becomes more diverse. Persons who do not speak English may encounter difficulties with housing choice, or may not understand their rights as a tenant or homeowner which leaves those households vulnerable to discrimination. While most people in the New Jersey speak, write and understand English, there is a growing population where English is not their primary language.

According to the 2009 American Community Survey, New Jersey has 859,607 people categorized as speaking English less than very well or 10.5% of the entire population. The majority of these residents live in Hudson County (21.8%), Essex County (14%), Bergen County (12.3%) and Middlesex County (12.1%).

Table 35: LEP

| Geography | Population 5 Years and Over (2009 Estimate) | % Population Speak only English (Estimate) | Speak English Less than Very Well | % of the Population that Speak English Less than Very Well | % Population Speak Spanish or Spanish Creole Better than English (2009 Estimate) | % Populatin Speak: French (incl. Patois, Cajun); Better than English (2009 Estimate) | % Population Speak German Better than English (2009 Estimate) | % Population Speak Chinese Better than English (2009 Estimate) | % Population Speak Korean Better than English (2009 Estimate) |
|---------------|--|---|---|--|---|---|---|--|---|
| United States | 285,797,349 | 80.0% | 21,227,346 | 7.4% | 5.7% | 0.1% | 0.1% | 0.5% | 0.2% |
| New Jersey | 8,152,722 | 71.5% | 859,607 | 10.5% | 7.0% | 0.1% | 0.1% | 0.6% | 0.5% |

2009 American Community Survey

Those individuals having a limited ability to speak or understand English are considered to be Limited English Proficient (LEP). Language limitations can be a barrier to accessing and maintaining housing assistance and other important benefits or services.

Action: The Department of Community Affairs (DCA), as a recipient of federal assistance, has taken steps to ensure that New Jersey residents have access to all of its programs by reducing language barriers. DCA has developed a Limited English Proficiency Policy that outlines its procedures to address the language barriers of its applicants and participants. The policy, which is utilized for both the State Rental Assistance Program and the Housing Choice Voucher Program, is part of the Housing Choice Voucher Administrative Plan which is posted on the Department of Community Affairs' web site at <http://www.nj.gov/dca/divisions/dhcr/announcements/pdf/hcvpadminplanforsfyear2011.pdf> and is attached to this document as Appendix A.

Impediment 3: Lack of Information About Fair Housing Laws and Protections

There is a need for additional fair housing education. Respondents to the fair housing survey noted that housing industry representatives and residents alike could benefit from better fair housing education concerning federal and State fair housing rights and responsibilities.

Although several organizations including the Division on Civil Rights have provided information on housing discrimination and related topics, the lack of knowledge on fair housing laws and protections appears to be an impediment for protected class members. Much of the training provided is directed toward housing providers. Renters and buyers are often harder to reach but are perhaps the most in need of education.

Action: Federal and State fair housing laws will only be effective if residents know their rights, landlords know their responsibilities, advocacy groups know their options, and lenders and insurers understand how the law affects their operations.

The Internet can be effective tool to get information regarding fair housing rights and how to file a fair housing complaint. Therefore the Department of Community Affairs' Division of Housing and Community Resources is in the process of creating a web page, in English and Spanish geared to increase the knowledge of tenants about fair housing laws and protections. The web page will contain information on fair housing, links to the fair housing laws and other resources, information about predatory lending, frequently asked questions and the procedures for filing a discrimination complaint.

Because some residents may not have access to the Internet or be proficient with the Internet, the fair housing information will be published in both electronic and paper formats for people who feel they have been discriminated against and are seeking assistance. The brochures created will be forwarded to libraries, faith-based organizations, community action agencies and schools for dissemination.

The State will also distribute brochures to its shelter grantees with the request that they are displayed in a prominent location for client access.

The State believes that fair housing education is an integral part of eliminating illegal discrimination practices; an educated public and housing community will be more likely to identify illegal discrimination and utilize federal, state and local fair housing resources to help alleviate the situation. The goals of this initiative are: 1) to reduce housing discrimination through education and outreach efforts; and 2) to increase the number of complaints referred to the US Department of Housing and Urban Development (HUD), the State Civil Rights Office or a local fair housing agency.

Impediment 4: Challenges for Persons with Disabilities

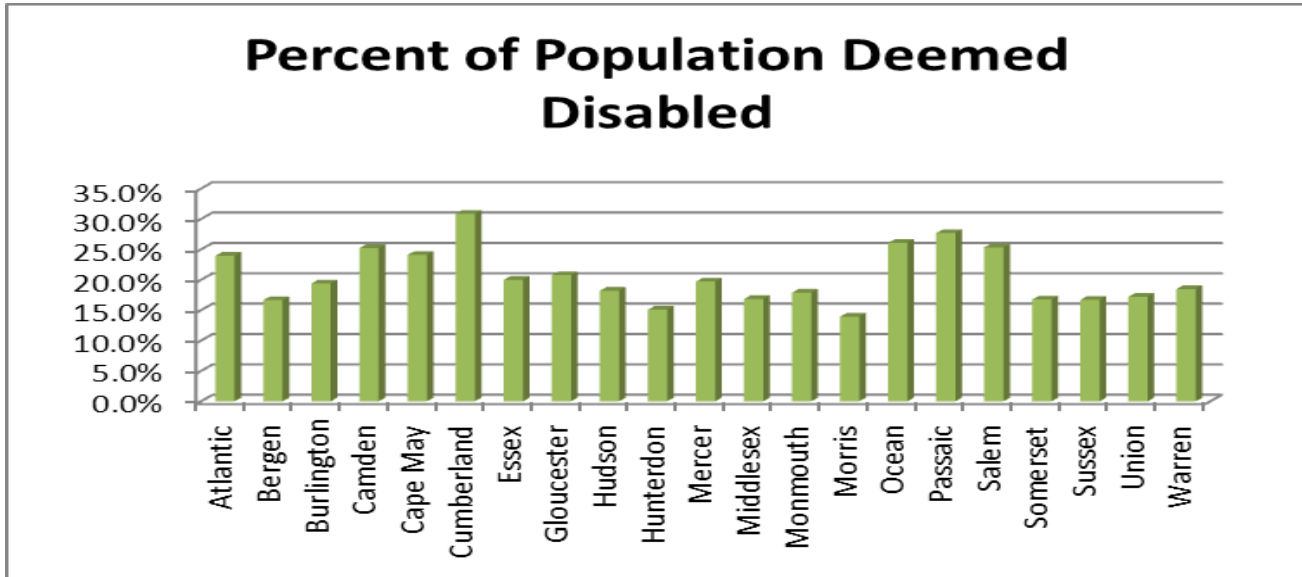
Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities or impedes them from being able to go outside the home alone or to work. Defined in this fashion, the number of persons having disabilities in New Jersey is 4.1% of the population for the ages of 5-17 years old, 8.1% of the population between 18-64 years old and 49.7% of the population above 65.

Table 36: Disability Data By Age and County

| Geography | % Population 5 to 17 years with a Disability | % Population 18-64 with a Disability | % Population 65 and over with a Disability |
|-------------------|--|--------------------------------------|--|
| United States | 4.5% | 10.8% | 55.6% |
| New Jersey | 4.1% | 8.1% | 49.7% |
| Atlantic County | 3.2% | 10.8% | 52.8% |
| Bergen County | 2.5% | 5.6% | 44.2% |
| Burlington County | 4.6% | 7.0% | 50.1% |
| Camden County | 6.8% | 12.0% | 56.2% |
| Cape May County | 2.9% | 10.1% | 40.4% |
| Cumberland County | 6.1% | 14.9% | 70.1% |
| Essex County | 4.3% | 8.1% | 54.3% |
| Gloucester County | 3.5% | 9.4% | 47.8% |
| Hudson County | 2.7% | 7.3% | 56.9% |
| Hunterdon County | 2.6% | 5.2% | 44.4% |
| Mercer County | 5.9% | 9.0% | 47.4% |
| Middlesex County | 3.5% | 6.1% | 47.5% |
| Monmouth County | 4.1% | 6.8% | 44.8% |
| Morris County | 2.3% | 4.9% | 38.8% |
| Ocean County | 4.1% | 10.4% | 50.0% |
| Passaic County | 7.6% | 13.0% | 66.7% |
| Salem County | 6.0% | 10.0% | 58.2% |
| Somerset County | 3.4% | 6.2% | 50.3% |
| Sussex County | 5.0% | 8.0% | 38.2% |
| Union County | 3.9% | 7.8% | 46.5% |
| Warren County | 3.0% | 8.1% | 43.0% |

2010 Census *Disability status is self-identified in the census. Persons with disabilities fill out their census forms to report if they have a disability. Disability is defined as ambulatory, hearing, vision or self-care difficulty. Population under the age of 18 years are excluded from self-care disability.

Table 37: Percent of Population Deemed Disabled By County



2010 Census

Many of these individuals rely on state and/or federal benefit programs as their only sources of income thereby placing them in the low-income bracket. Because of housing affordability issues for low-income persons, housing opportunities for persons with physical or mental challenges is more limited. For many, housing opportunities are further limited by accessibility issues.

Action:

1. The State will promote the creation of more affordable and accessible housing to meet the housing needs of people with disabilities. HMFA will continue to use its Special Needs Trust Fund Program to increase the number of affordable, accessible housing units for persons with special needs.
2. The State supports the development of housing options and programs, which enable persons with special needs to reside in non-institutional settings. The Department of Community Affairs will continue to apply for additional federal housing vouchers to assist New Jersey's disabled population. This year, DCA received \$936,420 in federal funding to help 100 non-elderly individuals with disabilities that are currently living in institutional settings move to independent living.
3. As previously stated in impediment 3 ~ DCA will provide fair housing information to increase the public's awareness about their fair housing rights and to educate housing professionals about their responsibilities.
4. The Department of Community Affairs will provide funding to create supervised housing for the individuals impacted by the closing of Vineland Developmental Center's (VDC) West Campus in June 2011.

Impediment 5: Racial and Ethnic Housing Concentration

The 2010 Census clearly shows that minorities are highly concentrated in the northern part of the State, comprising 25% of the entire population with only 6.5% of minorities residing in Southern New Jersey. Essex County alone is made up of 57.4% minorities; Hudson, Mercer, Middlesex, Passaic and Union County all have minority populations over 35%. Essex County has a primarily Black population (49.9%) while Middlesex County has an extremely large Asian population at 21.4%, a 15.3% increase since 1990. Passaic County has a large mix of Hispanics/Latinos representing 37% of their population. Hudson County has a large Hispanic/Latino population at 42.2% - while Essex, Cumberland and Union Counties' Hispanic/Latino population exceeds 20%.

Table 38: Percent Minorities By County

| 2010 Data | | White | Total Minorities | % Total Minorities |
|--------------------------|-------------|-----------|------------------|--------------------|
| United States | 308,745,538 | TBD | TBD | TBD |
| New Jersey | 8,791,894 | 6,029,248 | 2,762,646 | 31.4% |
| Atlantic County | 274,549 | 179,566 | 94,983 | 34.6% |
| Bergen County | 905,116 | 650,703 | 254,413 | 28.1% |
| Burlington County | 448,734 | 331,342 | 117,392 | 26.2% |
| Camden County | 513,657 | 335,389 | 178,268 | 34.7% |
| Cape May County | 97,265 | 87,369 | 9,896 | 10.2% |
| Cumberland County | 156,898 | 98,430 | 58,468 | 37.3% |
| Essex County | 783,969 | 333,868 | 450,101 | 57.4% |
| Gloucester County | 288,288 | 240,890 | 47,398 | 16.4% |
| Hudson County | 634,266 | 342,792 | 291,474 | 46.0% |
| Hunterdon County | 128,349 | 117,264 | 11,085 | 8.6% |
| Mercer County | 366,513 | 225,011 | 141,502 | 38.6% |
| Middlesex County | 809,858 | 474,589 | 335,269 | 41.4% |
| Monmouth County | 630,380 | 520,716 | 109,664 | 17.4% |
| Morris County | 492,276 | 406,683 | 85,593 | 17.4% |
| Ocean County | 576,567 | 524,577 | 51,990 | 9.0% |
| Passaic County | 501,226 | 314,001 | 187,225 | 37.4% |
| Salem County | 66,083 | 52,757 | 13,326 | 20.2% |
| Somerset County | 323,444 | 226,608 | 96,836 | 29.9% |
| Sussex County | 149,265 | 139,504 | 9,761 | 6.5% |
| Union County | 536,499 | 329,052 | 207,447 | 38.7% |
| Warren County | 108,692 | 98,137 | 10,555 | 9.7% |

2010 Census

The most racially concentrated counties mentioned above also have a large percentage of older housing built prior to 1939: Hudson County (39.8%); Essex County (27.5%); Middlesex County (10.6%); Passaic County (22.3%) and Union County (22.4%).

Actions:

1. The Department of Community Affairs will open up a waiting list for 100 State Rental Assistance Program vouchers for very low-income families; 25 vouchers will be issued in each of the following counties – Hunterdon, Ocean, Sussex and Warren.
2. The State will promote higher density residential zoning in Transit Oriented Development areas, when revitalization occurs.
3. The State will promote the development of mixed-income communities throughout the State to help low-income working families move to neighborhoods offering greater access to opportunity; better schools, housing and transportation.
4. The Division on Civil Rights (DCR) through its Multiple Dwelling Report will continue to identify and investigate potential patterns of discrimination. The Multiple Dwelling Reporting Rule requires property owners with 25 or more rental units to submit by January 31 of each year, an annual report to the DCR detailing the racial and ethnic composition of their tenants and applicants during the preceding year. More than 3,500 multiple-dwelling complexes are obligated to file reports under this regulation. The report assists DCR in identifying potential patterns of housing discrimination and includes information on the degree of access property owners provide to persons with disabilities and Section 8 rental subsidies.
5. The State will continue to support the New Jersey Housing Resource Center <http://www.njhousing.gov/> which: 1) provides an on-line resource for property managers to market affordable rental and sales units statewide; and 2) provides a convenient resource for prospective renters to locate affordable and accessible housing . This website is free; searches can be conducted in both English and Spanish.
6. The Department of Community Affairs will continue to ensure that all of their housing and community development funds provide benefits and opportunities to residents regardless of race, color, religion, sex, disability, familial status, and national origin

HUD requires state and local governments to produce a five-year Consolidated Plan and annual action plan to receive funds from the Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME), and Housing Options for People With AIDS (HOPWA) formula grant programs. The five-year plan must include an analysis of low-income housing needs, the needs of homeless persons and special needs populations, and the local housing market.

The State's Consolidated Plan* should be used as a guide to achieve the facilitation of shifts in population, employment, economic development and redevelopment into more compact, mixed-use and less sprawling settlement patterns that optimize land-use and infrastructure efficiencies while ensuring that natural and cultural resources are protected and enhancing the potential for multi-modal transportation alternatives to the automobile.

* The Department of Community Affairs is responsible for developing the Consolidated Plan. The Plan combines all of the planning and application requirements of the U.S. Department of

Housing and Urban Development's Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), HOME Investment Partnership (HOME) and the Housing Opportunities for People with AIDS (HOPWA) programs into a single application.

The Consolidated Plan is a multi-year comprehensive planning document which promotes program coordination, sets forth priorities, and serves as a guide in coordinating the delivery of limited housing, community and economic development resources to meet the needs of various program clienteles.

The six federal Department of Housing and Urban Development grants covered by the Consolidated Plan are:

- 1) Community Development Block Grant Program;
- 2) Emergency Shelter Grant Program;
- 3) HOME Investment Partnerships Program;
- 4) Homelessness Prevention and Rapid Re-Housing Program;
- 5) Housing for Persons with AIDs; and
- 6) Neighborhood Stabilization Program.

Impediment 6: Land Use and Zoning Barriers

Restrictive land use and zoning policies can pose significant impediments to fair housing choice. The Federal Fair Housing Act prohibits local governments from exercising their land use and zoning powers in a discriminatory way. Decisions related to the development or use of land may not be based upon the race, sex, religion, national origin, color, disability, or familial status of the residents or potential residents who may live in the dwelling. Zoning ordinances may not contain provisions that treat uses such as affordable housing, supportive housing, or group homes for people with disabilities differently than other similar uses, and municipalities may not enforce ordinances more strictly against housing occupied by members of the protected classes.

Action:

1. The State, as part of its education campaign, will develop materials geared specifically to local governments on the topic of land use and zoning and the requirements of the Federal Fair Housing Act.

The Fair Housing Act gives HUD the power to receive and investigate complaints of discrimination, including complaints that a local government has discriminated in exercising its land use and zoning powers. In matters involving zoning and land use, HUD does not issue a charge of discrimination; instead, HUD refers matters it believes may have merit to the Department of Justice for further investigation and possible legal suit.

2. New Jersey continues to address regulatory barriers to affordable housing, in particular exclusionary zoning. The use of inclusionary zoning has resulted in over 20,000 affordable units. Inclusionary zoning has the added benefit of lowering the costs of market-rate homes in inclusionary developments by allowing for enhanced densities.

Appendix A: Limited English Proficiency Policy

**State of New Jersey
Department of Community Affairs
Division of Housing and Community Resources**

Limited English Proficiency Policy

Overview

On August 11, 2000, Executive Order 13166 was issued titled “Improving Access to Services by Persons with Limited English Proficiency.” This Order requires federal agencies to assess and address the needs of eligible persons seeking access to federal programs that because of their limited English cannot fully and equally participate in or benefit from those programs or activities. On December 19, 2003, the U. S. Department of Housing and Urban Development (HUD) published guidance designed to assist housing authorities to comply with Title VI of the Civil Rights Act of 1964 and implementing regulations. It prohibits discrimination on the basis of race, color, and national origin in programs and activities receiving federal assistance. On January 22, 2007, HUD published final guidance to federal financial assistance recipients regarding the Title VI prohibition against national origin discrimination affecting limited English proficient persons.

While most people in the United States speak, write and understand English, there is a growing population where English is not their primary language. Those individuals having a limited ability to read speak or understand English are considered to be limited English proficient (LEP). Language limitations can be a barrier to accessing important benefits or services including understanding information relevant to the Housing Choice Voucher Program and other programs administered by the Department of Community Affairs, Division of Housing and Community Resources (DCA).

The DCA, as a recipient of federal assistance, is required to take reasonable steps to ensure access to all programs, and has an obligation to reduce language barriers that preclude meaningful access by LEP persons to government services and programs. LEP persons are defined as persons who do not speak English as their primary language and who have limited ability to read, write, speak or understand English. All Housing Choice Voucher Program applicants and participants, or their authorized representative(s), who have a limited proficiency with the English language may benefit from these services.

When a Housing Choice Voucher Program waiting list is opened, a public notice and Application for Housing Assistance form are published in the local newspaper having the largest circulation in that particular county. Based on the latest census information and current program participant demographics, the program may also place an application in a Spanish language newspaper where a large Hispanic population resides. The program’s Applicant Services Unit monitors the responses. This enables the program to measure the effectiveness

of the advertisement in an attempt to reach the Hispanic population, and to justify the additional expense. If the application is not advertised in Spanish or other languages, the English application includes a question regarding LEP and asks the applicant to specify their primary language if other than English. This will alert the field offices to the potential need for interpreters.

In accordance with the HUD regulations, the DCA will balance four factors in determining the level of access needed by LEP persons who speak a particular language:

1. The number or proportion of LEP persons eligible to be served or likely to be encountered by the Housing Choice Voucher Program and other relevant programs;
2. The frequency with which LEP persons contact the program;
3. The nature and importance of the activity or services provided by the program; and
4. The resources available to the DCA and the cost to provide these services.

Balancing these four factors will ensure meaningful access by LEP persons to critical services, while not imposing undue burdens on the DCA.

Bilingual Staff

The program has bilingual staff and field representatives (most are fluent in Spanish) in many of the field offices throughout the state. If a LEP person goes to a field office several options are available. The field office support staff has been trained to assist a person in need of language assistance. If the staff is unable to communicate with this person, each office has "I Speak" flash cards so that customers can identify the language they speak. Once identified, the field office staff will utilize the Language Line phone service to assist walk-in clients. Use of the Language Line will enable the offices to provide assistance to clients in over 175 languages.

Additionally, the program maintains a directory of DCA personnel who speak a variety of languages which could also be utilized and is a valuable resource for the field office and Customer Service staff.

Staff Training

Since all field office staff could have contact with program applicants and participants who have limited English proficiency, all staff will receive training. The training will include:

- A discussion of the plan
- How to respond to LEP callers
- How to respond to LEP clients who contact our offices in person

- How to use the “I Speak” cards
- How to utilize the Language Line Service
- The location of translated documents

Additionally, each field office will be given a Limited English Proficiency manual to follow when a LEP client comes to a field office. Also, each field office has a poster on display in the waiting room to inform the public that interpreter services are available to them if they do not speak English. The poster says “You have the right to an interpreter at no cost to you. Please point to your language. An interpreter will be called. Please wait.” This statement appears in thirty languages.

New employees will receive an overview as part of their initial training to familiarize them with the procedures. Staff with large caseloads of LEP clients will receive additional guidance that will address how to work effectively with interpreters.

Written Translation

All vital documents (as deemed necessary by HUD) shall be translated into Spanish, and DCA will provide oral translation where reasonable for LEP clients. The DCA will be initially translating documents into Spanish as this is our highest LEP client base, and other languages as warranted. This list will be updated over time. The following is a list of vital documents required by HUD, and HUD will provide translations for these documents:

- Voucher
- Authorization to Release Information
- Model Lease
- Housing Choice Voucher Contract - Part A and Part B
- How your Rent is Determined
- Request for Tenancy Approval
- Tenancy Addendum
- FSS Escrow Account Worksheet
- Statement of Homeownership Obligations
- FSS Contract
- A Good Place to Live

HUD has translated the Model Lease into 8 languages and the other documents into 12 languages.

The following is a list of additional forms and documents that the DCA has translated into Spanish through the HAPPY Software system, HUD Web sites, or by the DCA's bilingual staff.

- Public Notice to open a waiting list
- Application for Housing Assistance
- Denial of Placement on the Waiting List
- Waiting List Notification Letter
- Citizenship Declaration
- Tenant Information Form
- Rent Reasonableness Survey
- Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards
- Request for Taxpayer Identification Number (IRS Form W-9)
- Housing Discrimination Complaint Form
- Protect Your Family from Lead in the Home (EPA Booklet)
- Protect Your Children from Lead (11 x 17 poster for mounting in field offices)
- Interpreter Services Availability (11 x 17 poster for mounting in field offices)
- Reexamination Letter
- Owner Signature Amendment
- Violence Against Women Fact Sheet

All of the listed documents are available for public review.

Please note that in accordance with HUD directives, a translated document is not the official document. The English version of all documents is the official controlling document.

Notice of Rights to Language Assistance

A multilingual poster has been placed in the common area of each field office to inform the public that the DCA provides free interpretation services.

Monitoring and Updating the LEP Plan

The DCA will review its LEP Plan annually when it updates its Administrative Plan to determine the current effectiveness and any changes in LEP populations or needs. Modifications to the plan will be based on:

- Census data
- The amount of contact the program has with LEP persons
- Whether the current LEP Plan is meeting the needs of our clients
- Whether the program is meeting its goals relevant to the LEP regulations
- A review of sources of assistance to determine if resources are still available and viable

Guidelines for Interpreters

The DCA has a bilingual (Spanish) Hearing Officer who conducts hearings for participants who are in danger of being terminated from the program for having violated the rules and regulations of the program. It is estimated that 20 percent of the hearing requests received are from Spanish speaking clients. The Hearing Officer has a thorough understanding of the program regulations and therefore is qualified to represent the program as a neutral and impartial party.

Formal procedures and guidelines will be enacted when a vendor is selected to do on site interpretations. All language interpreters and translators will be held to a Code of Professional Conduct which will include but is not limited to:

1. **Accuracy.** Interpreters/translators shall thoroughly and faithfully render the source language message, omitting or adding nothing, giving consideration to linguistic variations in both source and target languages, conserving the tone and spirit of the source language message.
2. **Cultural Sensitivity and Courtesy.** Interpreters/translators shall be culturally competent, sensitive, and respectful of the individuals they serve.
3. **Confidentiality.** Interpreters/translators shall not divulge any information obtained through their assignments, including but not limited to, information gained through access to documents or other written materials.

4. **Disclosure.** Interpreters/translators shall not publicly discuss, report, or offer an opinion concerning matters in which they are or have been engaged, even when the information is not privileged by law to be confidential.

5. **Proficiency.** Interpreters/translators shall meet the minimum proficiency requirements set by the DCA and the industry standards.

6. **Compensation.** The fee schedule agreed to between the contracted language services providers and the program shall be the maximum compensation accepted. Interpreters/translators shall not accept additional money, consideration, or favors for services reimbursed by the program. Interpreters/translators shall not use for private or others gain or advantage, the program's time or facilities, equipment or supplies, nor shall they use or attempt to use their position to secure privileges or exemptions.

7. **Non-discrimination.** Interpreters/translators shall always be neutral, impartial and unbiased. Interpreters/translators shall not discriminate on the basis of gender, disability, race, color, national origin, age, socio-economic or educational status, or religious, political or sexual orientation. If interpreters/translators are unable to ethically perform in a given situation, the interpreters/translators shall refuse or withdraw from the assignment without threat or retaliation.

8. **Self-evaluation.** Interpreters/translators shall accurately and completely represent their certifications, training and experience.

9. **Impartiality - Conflict of Interest.** Interpreters/translators shall disclose any real or perceived conflict of interest that would affect their objectivity in the delivery of service. Providing interpreter/translation services for family members or friends is the client's option, however, it is not recommended as it may violate the individual's right to confidentiality and constitutes a conflict of interest.

10. **Scope of Practice.** Interpreters/translators shall not counsel, refer, give advice, or express personal opinions to individuals for whom they are interpreting/translating or engage in any other activities that may be construed to constitute a service other than interpreting/translating. Interpreters are prohibited from having unsupervised access to the clients, including but not limited to phoning clients directly, other than at the request of a DCA employee or DCA contracted service provider. Interpreters are also prohibited from marketing their interpreter services to clients, including but not limited to arranging services or appointments for clients in order to create business for themselves. Additionally, interpreters shall not transport clients to any DCA business.

11. **Reporting Obstacles to Practice.** Interpreters/translators shall assess at all times their ability to interpret/translate. Should interpreters/translators have any reservations about their competency, they must immediately notify the parties and offer to withdraw without threat of retaliation. Interpreters/translators may remain until more appropriate interpreters/translators can be secured.

12. **Ethical Violations.** Interpreters/translators shall immediately withdraw from encounters they perceive as violations of this Code. Any violation of the Code of Professional Conduct may cause termination of the contract and or prohibition from serving DCA clients.

13. **Professional Development.** Interpreters/translators shall develop their skills and knowledge through professional training, continuing education, and interaction with colleagues, and specialists in related fields.

This Code applies to all persons providing language interpreting or translation services and must be complied with at all times.

Appendix B: Fair Housing Survey for Residents

Housing discrimination whether subtle or obvious is wrong and illegal.

It is against to law to:

- Refuse to rent or sell housing based upon age, race, color, national origin, religion, sex, familial status, handicap, sexual orientation or source of income.
- Publish advertisements that indicate preferences or limitations based on race, color, sexual orientation, religion, marital status etc.
- Show an individual an apartment or home only in certain neighborhoods.
- Refuse to provide information regarding mortgage loans, deny a mortgage loan, or impose different terms or conditions on a mortgage loan.
- Harass, coerce, intimidate or interfere with anyone exercising or assisting someone else with his/her fair housing rights.
- Refuse to make reasonable accommodations for persons with disabilities.

The State of New Jersey is in the process of conducting an Analysis of Impediments to Fair Housing. We would appreciate it if you would complete the following survey regarding your experience with fair housing issues.

1. Please indicate your municipality and county _____
2. In general, on a scale of 1 to 10, how would you rate the neighborhood that you live in? Where 10 is the best and 1 is the worst _____.
3. What is your sex?
 Male Female
4. What is your age?
 18-24 25-34 35-44 45-64 65 and up
5. What is your race?
 White African American Asian
 American Indian/Alaskan Native Other
6. Are you disabled?
 Yes No

7. Are you aware of your rights under the Federal Fair Housing Act and the New Jersey Law Against Discrimination?

- Yes No

8. Have you ever been affected by housing discrimination connected to an incident that occurred in New Jersey in the last 5 years?

- Yes No

9. On what basis do you believe that you were discriminated against?

- Source of Income Color Religion
 Age National Origin Gender
 Race Disability Familial Status
 Other _____

10. Who do you believe discriminated against you?

- A landlord/property manager A real estate agent
 A mortgage lender Other _____

11. Where did the act of discrimination occur?

- An apartment complex A condo development
 A single-family neighborhood Other _____

12. Did you report the incident to:

- A government agency A fair housing group
 To someone else Did not report the incident

13. If you did not report the incident, why not?

- Didn't know where to report Aren't sure of my rights
- Afraid of retaliation Didn't think that it would make any difference

Appendix C: Fair Housing Survey for Agencies

The State of New Jersey is in the process of conducting an Analysis of Impediments to Fair Housing. We would appreciate it if you would complete the following survey regarding your agency's experience with fair housing issues.

Organization Name: _____

Address: _____

County: _____

For statistical purposes, please identify your occupation:

- Disability Advocate Fair Housing Advocate Home Buyer
 Education Provider Local Government Official Mortgage Lender
 Public Housing Authority Official Real Estate Developer
 Real Estate Sales Professional Other (Please Specify

1. How many complaints did your agency receive over the past 12 months?

- 0 1-10 11-20 21-30 Over 31

Don't Know

If your answer is "0" or "don't know", skip to question 3.

2. Identify the types of housing discrimination complaints that your agency has received over the past 12 months.

- Source of Income Color Religion
 Age National Origin Gender
 Race Disability Familial Status
 Other _____

3. Rate each statement below indicating the degree to which possible barriers to fair housing exist.

a. The concentration of affordable housing in certain geographic areas.

not a barrier minor barrier moderate barrier

severe barrier don't know

b. Discrimination in credit and lending practices.

not a barrier minor barrier moderate barrier

severe barrier don't know

c. The lack of housing information translated into other languages.

not a barrier minor barrier moderate barrier

severe barrier don't know

d. Land use and zoning barriers

not a barrier minor barrier moderate barrier

severe barrier don't know

4. Rate each group's knowledge and awareness of fair housing laws?

a. Residents

not a barrier minor barrier moderate barrier

severe barrier don't know

b. Large property landlords and property managers

not a barrier minor barrier moderate barrier

severe barrier don't know

c. Small property landlords and property managers

not a barrier minor barrier moderate barrier

severe barrier don't know

d. Real estate agents

- not a barrier minor barrier moderate barrier
 severe barrier don't know

e. Bankers and lenders

- not a barrier minor barrier moderate barrier
 severe barrier don't know

f. Appraisers

- not a barrier minor barrier moderate barrier
 severe barrier don't know

5. Why don't people report housing discrimination?

- Didn't know where to report Aren't sure of their rights
 Afraid of retaliation Didn't think that it would make any difference

6. Do you believe that there is a disproportional concentration of minorities in declining and deteriorating neighborhoods?

- Yes No Don't Know

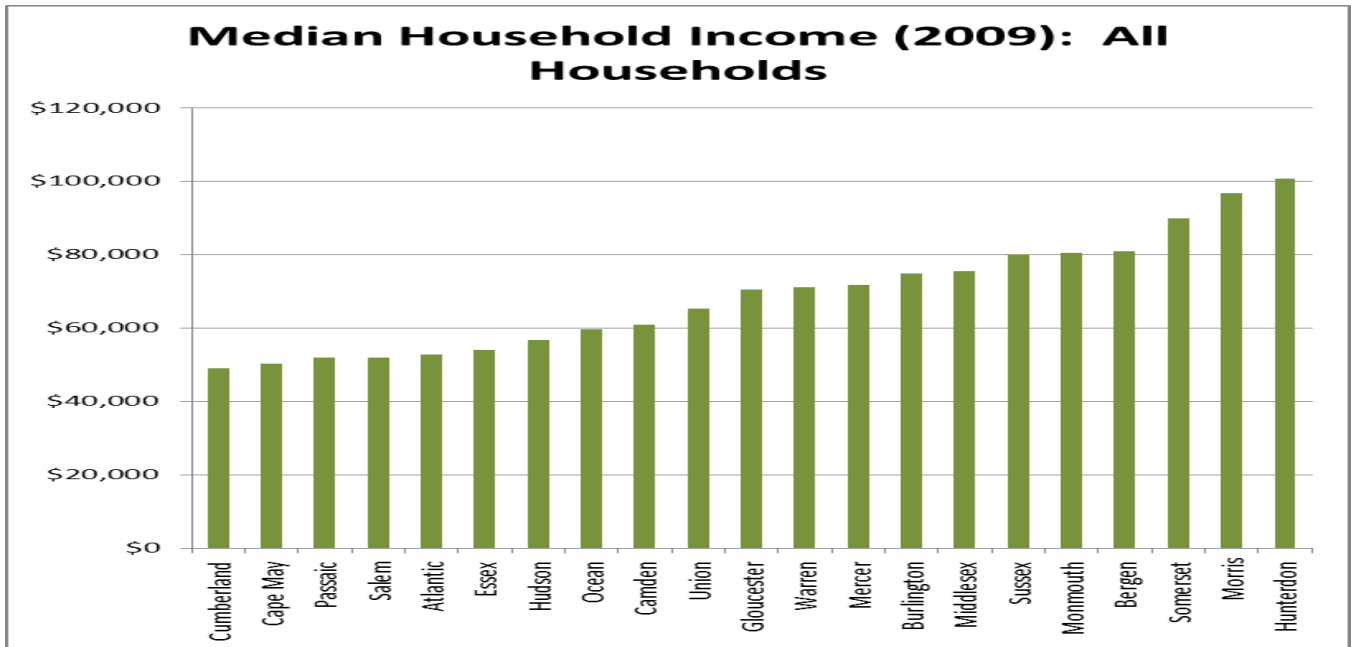
7. Do you believe that affordable housing is concentrated in only deteriorating and declining neighborhoods?

- Yes No Don't Know

8. What steps do you think the State should take to address these impediments?

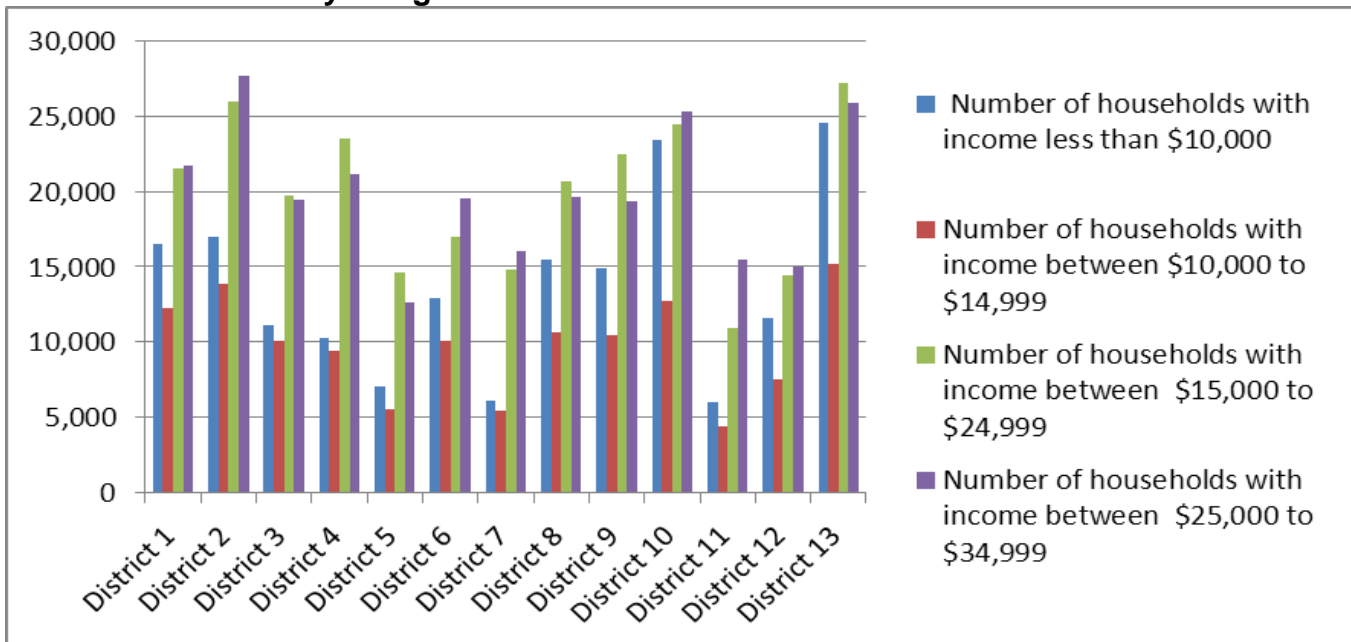
9. Please describe any actions taking place in your community to promote fair housing.

Appendix D: Additional Data



2009 American Community Survey

Household Income By Congressional District



2009 American Community Survey