

STATE OF NEW JERSEY

FY 2015-2019

ANALYSIS OF IMPEDIMENTS

TO FAIR HOUSING CHOICE

APPENDICES

DRAFT



State of New Jersey
Chris Christie, Governor

Kim Guadagno, Lt. Governor

Department of Community Affairs
Charles Richman, Commissioner

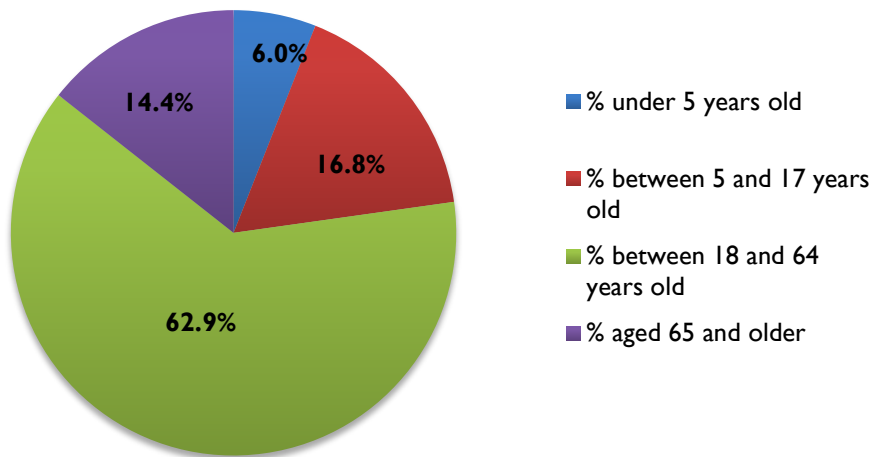
TABLE OF CONTENTS

APPENDIX A: SUPPORTING FIGURES, TABLES, AND MAPS ..	1
Figures	1
Tables	4
Maps.....	58
 APPENDIX B: HOUSING NEEDS SURVEY RESULTS	116
 APPENDIX C: FAIR HOUSING IMPEDIMENTS IDENTIFIED BY LOCAL GOVERNMENTS	128

APPENDIX A: SUPPORTING FIGURES, TABLES, AND MAPS

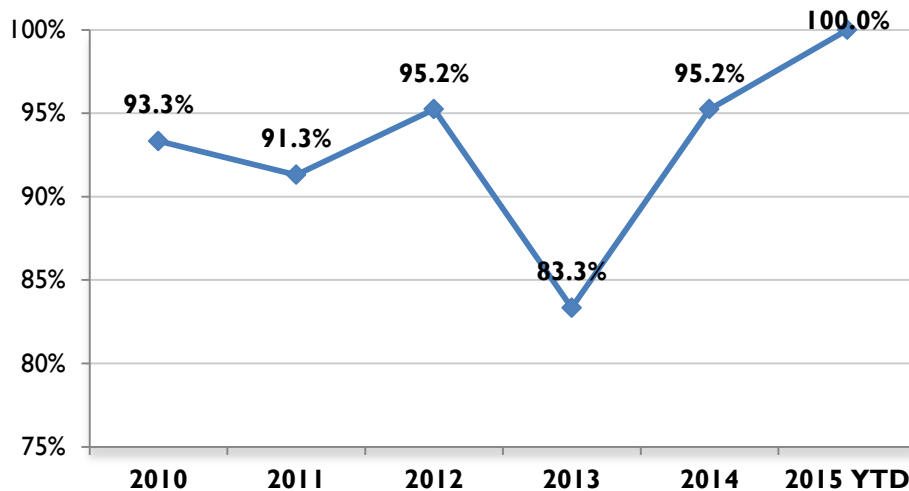
Figures

Figure 1: Population by Age, 2013



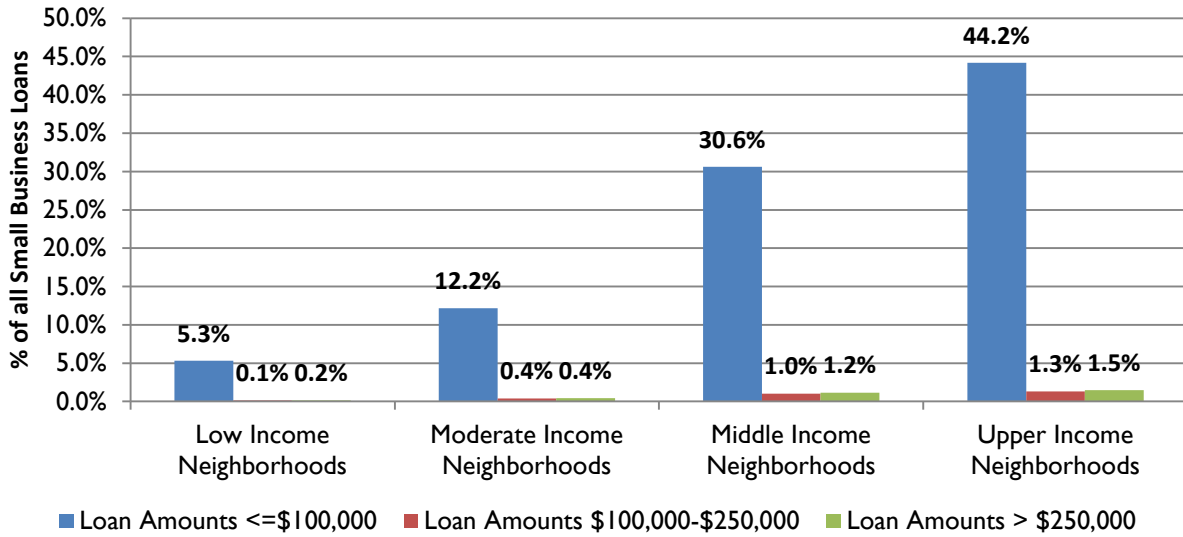
Source: U.S. Census Bureau, 2000 Decennial Census; 2013 American Community Survey 1-Year Estimates

Figure 2: Percent of CRA Perform. Ratings that are Satisfactory or Better, 2010 – 2015 YTD



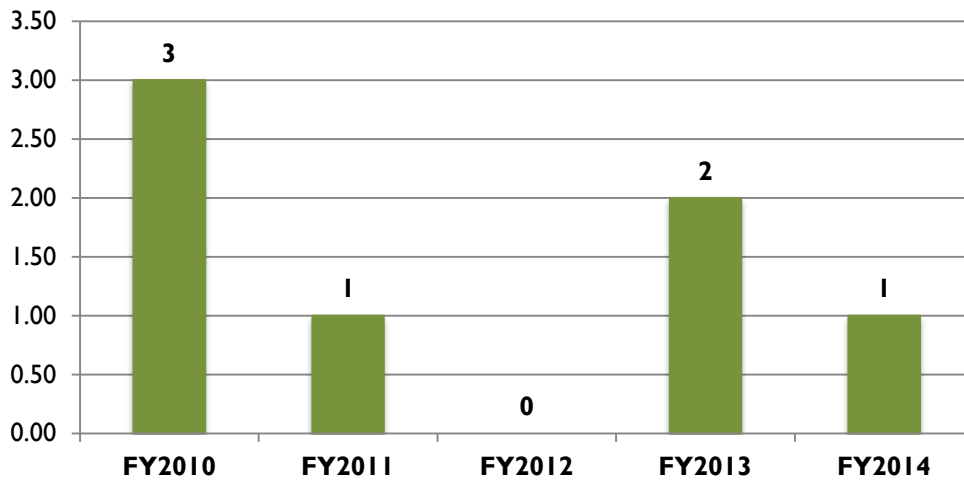
Source: Federal Deposit Insurance Corporation, Community Reinvestment Act (CRA) Performance Ratings

Figure 3: Small Business Loans by Loan Amount and Neighborhood Income, 2013



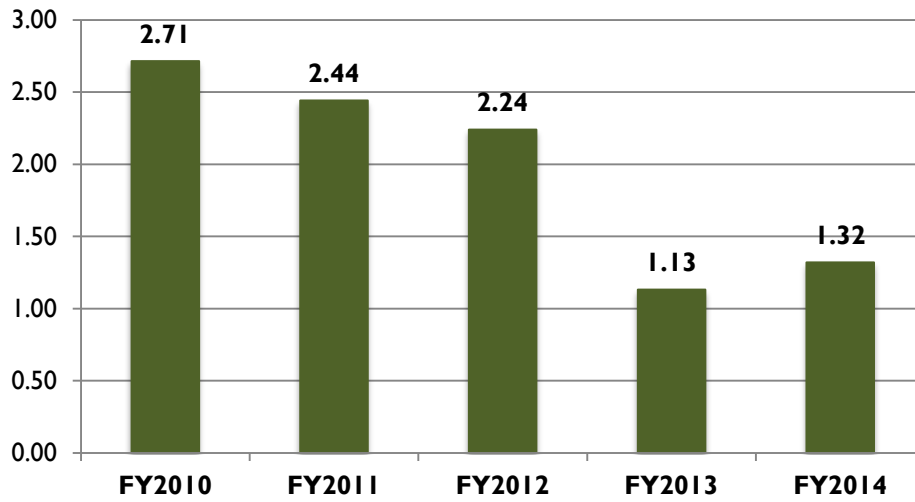
Source: Federal Financial Institutions Examination Council, 2013 CRA Lending Data

Figure 4: Sexual Orientation and Gender Identity DCR Housing Complaints, FY2010-2014



Source: NJ Division of Civil Rights

Figure 5: Number of Housing Complaints Received by DCR per 100,000 Residents



Source: NJ Division of Civil Rights

Tables

Table 1: Change in Population, 2000, 2010, and 2013

	2000 Population	2010 Population	2013 Population	2010-13 Change	2000-13 % Change	2000-13 Change	2000-13 % Change
United States	281,421,906	309,349,689	316,128,839	6,779,150	2.2%	34,706,933	12.3%
New Jersey	8,414,350	8,801,624	8,899,339	97,715	1.1%	484,989	5.8%
Atlantic	252,552	274,685	275,862	1,177	0.4%	23,310	9.2%
Bergen	884,118	906,541	925,328	18,787	2.1%	41,210	4.7%
Burlington	423,394	449,149	450,838	1,689	0.4%	27,444	6.5%
Camden	508,932	513,607	512,854	-753	-0.1%	3,922	0.8%
Cape May	102,326	97,253	95,897	-1,356	-1.4%	-6,429	-6.3%
Cumberland	146,438	157,149	157,332	183	0.1%	10,894	7.4%
Essex	793,633	784,228	789,565	5,337	0.7%	-4,068	-0.5%
Gloucester	254,673	288,581	290,265	1,684	0.6%	35,592	14.0%
Hudson	608,975	635,294	660,282	24,988	3.9%	51,307	8.4%
Hunterdon	121,989	128,373	126,250	-2,123	-1.7%	4,261	3.5%
Mercer	350,761	366,789	370,414	3,625	1.0%	19,653	5.6%
Middlesex	750,162	810,986	828,919	17,933	2.2%	78,757	10.5%
Monmouth	615,301	630,966	629,672	-1,294	-0.2%	14,371	2.3%
Morris	470,212	492,694	499,397	6,703	1.4%	29,185	6.2%
Ocean	510,916	577,603	583,414	5,811	1.0%	72,498	14.2%
Passaic	489,049	501,860	505,672	3,812	0.8%	16,623	3.4%
Salem	64,285	66,058	65,166	-892	-1.4%	881	1.4%
Somerset	297,490	324,194	330,585	6,391	2.0%	33,095	11.1%
Sussex	144,166	149,239	145,992	-3,247	-2.2%	1,826	1.3%
Union	522,541	537,661	548,256	10,595	2.0%	25,715	4.9%
Warren	102,437	108,714	107,379	-1,335	-1.2%	4,942	4.8%

Source: U.S. Census Bureau, 2000 Decennial Census; 2010 and 2013 American Community Survey 1-Year Estimates

Table 2: Percentage Change in Racial Group Populations, 2000 - 2013

	White	Black	Asian	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races
United States	10.2%	15.2%	56.3%	1.8%	31.8%	-3.6%	37.3%
New Jersey	-0.6%	6.5%	67.0%	-15.8%	-50.9%	28.1%	1.7%
Atlantic	9.8%	-6.1%	74.9%	-41.1%	-100.0%	-18.6%	43.3%
Bergen	-7.1%	18.7%	54.7%	47.1%	-18.7%	113.5%	-15.8%
Burlington	0.0%	14.0%	85.9%	-72.7%	-43.8%	64.9%	62.4%
Camden	-10.4%	12.7%	50.3%	-61.7%	-100.0%	55.2%	69.4%
Cape May	-7.4%	-17.2%	63.7%	-64.5%	555.0%	33.2%	38.7%
Cumberland	-0.6%	13.6%	20.6%	-32.1%	-100.0%	49.0%	29.6%
Essex	-7.8%	-2.1%	32.9%	11.4%	-89.7%	47.1%	-18.0%
Gloucester	7.5%	29.7%	126.6%	-68.6%	-100.0%	210.8%	95.2%
Hudson	9.6%	1.4%	69.6%	-4.5%	-84.6%	-10.5%	-34.2%
Hunterdon	0.5%	74.0%	59.6%	-90.5%	-100.0%	20.5%	25.0%
Mercer	-6.6%	5.8%	116.7%	-60.3%	-82.7%	81.5%	-3.0%
Middlesex	-2.1%	19.6%	82.2%	-24.1%	-67.0%	-19.5%	-4.0%
Monmouth	-0.3%	-3.5%	39.6%	-30.8%	2.0%	69.3%	10.2%
Morris	-0.5%	13.3%	60.4%	-64.9%	-100.0%	83.4%	59.6%
Ocean	12.7%	16.0%	74.9%	-12.3%	-100.0%	69.0%	10.9%
Passaic	9.0%	5.0%	51.8%	16.6%	-28.0%	-31.4%	5.8%
Salem	1.9%	-1.4%	-3.0%	-83.6%	-100.0%	-17.3%	46.4%
Somerset	-3.7%	28.7%	111.1%	49.6%	-100.0%	72.1%	31.1%
Sussex	-1.1%	76.7%	70.9%	-74.5%	110.7%	62.0%	24.6%
Union	-8.6%	7.3%	32.9%	30.5%	163.7%	137.0%	-33.8%
Warren	0.1%	133.1%	138.6%	-88.7%	-100.0%	66.8%	3.9%

Source: U.S. Census Bureau, 2000 Decennial Census; 2013 American Community Survey 1-Year Estimates

Table 3: Percentage Change in Population by Hispanic/Latino Status, 2000 - 2013

	Hispanic or Latino Change	Hispanic or Latino % Change	Not Hispanic or Latino Change	Not Hispanic or Latino % Change	Non-Hispanic White Change	Non-Hispanic White % Change	Non-Hispanic Minority Change	Non-Hispanic Minority % Change
United States	18,680,594	52.9%	16,026,339	6.5%	2,839,637	1.5%	13,186,702	25.6%
New Jersey	566,823	50.7%	-81,834	-1.1%	-457,787	-8.2%	375,953	21.6%
Atlantic	19,357	63.0%	3,953	1.8%	-4,116	-2.5%	8,069	13.4%
Bergen	74,065	81.1%	-32,855	-4.1%	-87,582	-13.7%	54,727	35.6%
Burlington	15,417	87.4%	12,027	3.0%	-11,563	-3.6%	23,590	28.6%
Camden	29,727	60.5%	-25,805	-5.6%	-45,185	-13.1%	19,380	16.9%
Cape May	3,321	98.3%	-9,750	-9.9%	-9,701	-10.5%	-49	-0.7%
Cumberland	17,237	62.0%	-6,343	-5.3%	-9,026	-10.6%	2,683	8.1%
Essex	48,976	40.0%	-53,044	-7.9%	-46,610	-15.6%	-6,434	-1.7%
Gloucester	9,204	139.8%	26,388	10.6%	13,431	6.2%	12,957	43.4%
Hudson	40,918	16.9%	10,389	2.8%	-21,447	-10.0%	31,836	21.0%
Hunterdon	4,079	121.0%	182	0.2%	-2,825	-2.5%	3,007	48.9%
Mercer	26,208	77.3%	-6,555	-2.1%	-31,093	-13.8%	24,538	26.8%
Middlesex	59,737	58.6%	19,020	2.9%	-80,948	-17.4%	99,968	54.4%
Monmouth	26,628	69.8%	-12,257	-2.1%	-17,866	-3.6%	5,609	6.9%
Morris	25,401	69.4%	3,784	0.9%	-20,961	-5.4%	24,745	51.5%
Ocean	25,682	100.2%	46,816	9.6%	37,201	8.1%	9,615	36.8%
Passaic	50,140	34.2%	-33,517	-9.8%	-31,658	-12.6%	-1,859	-2.0%
Salem	2,524	101.0%	-1,643	-2.7%	-1,835	-3.6%	192	1.8%
Somerset	20,283	78.6%	12,812	4.7%	-23,722	-10.8%	36,534	71.5%
Sussex	5,396	111.9%	-3,570	-2.6%	-6,397	-4.8%	2,827	59.9%
Union	57,797	56.1%	-32,082	-7.6%	-51,794	-18.3%	19,712	14.5%
Warren	4,726	126.0%	216	0.2%	-4,090	-4.3%	4,306	100.6%

Source: U.S. Census Bureau, 2000 Decennial Census; 2013 American Community Survey 1-Year Estimates

Table 4: Change in Foreign-Born Population, 2000-2013

	Change in Native-Born Population	Change in Foreign Born Population	Foreign-Born Share of Population Growth
United States	24,466,756	10,240,177	29.5%
New Jersey	35,543	449,446	92.7%
Atlantic	9,974	13,336	57.2%
Bergen	-14,888	56,098	136.1%
Burlington	16,038	11,406	41.6%
Camden	-15,853	19,775	504.2%
Cape May	-7,966	1,537	-23.9%
Cumberland	3,750	7,144	65.6%
Essex	-36,135	32,067	-788.3%
Gloucester	27,298	8,294	23.3%
Hudson	2,398	48,909	95.3%
Hunterdon	1,876	2,385	56.0%
Mercer	-15,910	35,563	181.0%
Middlesex	-4,728	83,485	106.0%
Monmouth	-8,484	22,855	159.0%
Morris	11,626	17,559	60.2%
Ocean	61,696	10,802	14.9%
Passaic	902	15,721	94.6%
Salem	-1,693	2,574	292.2%
Somerset	11,637	21,458	64.8%
Sussex	-2,027	3,853	211.0%
Union	-6,417	32,132	125.0%
Warren	2,449	2,493	50.4%

Source: U.S. Census Bureau, 2000 Decennial Census; 2013 American Community Survey 1-Year Estimates

Table 5: Population by Race by County, 2013

	% of State Pop.	White	Black	Asian	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races
United States	-	73.7%	12.6%	5.1%	0.8%	0.2%	4.7%	3.0%
New Jersey	100.0%	68.2%	13.7%	9.0%	0.2%	0.0%	6.5%	2.4%
Atlantic	3.1%	68.7%	15.2%	8.1%	0.1%	0.0%	4.5%	3.4%
Bergen	10.4%	69.6%	6.0%	15.8%	0.2%	0.0%	6.6%	1.8%
Burlington	5.1%	73.6%	16.2%	4.7%	0.1%	0.0%	2.3%	3.2%
Camden	5.8%	63.1%	20.2%	5.5%	0.1%	0.0%	7.8%	3.2%
Cape May	1.1%	90.4%	4.5%	1.1%	0.1%	0.3%	1.9%	1.7%
Cumberland	1.8%	60.9%	21.4%	1.1%	0.6%	0.0%	12.6%	3.4%
Essex	8.9%	41.2%	40.6%	5.0%	0.3%	0.0%	10.2%	2.8%
Gloucester	3.3%	82.1%	10.3%	3.0%	0.1%	0.0%	2.3%	2.2%
Hudson	7.4%	56.2%	12.6%	14.6%	0.4%	0.0%	12.8%	3.4%
Hunterdon	1.4%	91.2%	3.8%	3.0%	0.0%	0.0%	0.9%	1.2%
Mercer	4.2%	60.5%	19.9%	10.1%	0.1%	0.0%	7.4%	2.0%
Middlesex	9.3%	60.6%	9.9%	22.9%	0.1%	0.0%	4.2%	2.3%
Monmouth	7.1%	82.2%	7.6%	5.4%	0.1%	0.0%	2.9%	1.8%
Morris	5.6%	81.7%	3.0%	9.5%	0.0%	0.0%	3.5%	2.3%
Ocean	6.6%	91.8%	3.0%	2.0%	0.1%	0.0%	1.8%	1.2%
Passaic	5.7%	65.7%	13.4%	5.4%	0.5%	0.0%	10.8%	4.1%
Salem	0.7%	81.6%	14.4%	0.6%	0.1%	0.0%	1.3%	2.1%
Somerset	3.7%	68.8%	8.7%	15.9%	0.2%	0.0%	4.2%	2.2%
Sussex	1.6%	93.5%	1.8%	2.0%	0.0%	0.0%	1.2%	1.4%
Union	6.2%	57.1%	21.2%	4.8%	0.3%	0.1%	14.4%	2.0%
Warren	1.2%	90.2%	4.2%	2.8%	0.0%	0.0%	1.6%	1.2%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates

Table 6: Population by Hispanic/Latino Status by County, 2013

	% of State Pop.	Hispanic or Latino	Not Hispanic or Latino	Non-Hispanic White	Non-Hispanic Minority
United States	-	17.1%	82.9%	62.4%	20.5%
New Jersey	100.0%	18.9%	81.1%	57.3%	23.8%
Atlantic	3.1%	18.2%	81.8%	57.0%	24.8%
Bergen	10.4%	17.9%	82.1%	59.6%	22.5%
Burlington	5.1%	7.3%	92.7%	69.1%	23.6%
Camden	5.8%	15.4%	84.6%	58.5%	26.2%
Cape May	1.1%	7.0%	93.0%	86.0%	7.1%
Cumberland	1.8%	28.6%	71.4%	48.6%	22.7%
Essex	8.9%	21.7%	78.3%	31.9%	46.4%
Gloucester	3.3%	5.4%	94.6%	79.8%	14.7%
Hudson	7.4%	42.9%	57.1%	29.3%	27.8%
Hunterdon	1.4%	5.9%	94.1%	86.8%	7.2%
Mercer	4.2%	16.2%	83.8%	52.4%	31.3%
Middlesex	9.3%	19.5%	80.5%	46.3%	34.2%
Monmouth	7.1%	10.3%	89.7%	75.9%	13.8%
Morris	5.6%	12.4%	87.6%	73.0%	14.6%
Ocean	6.6%	8.8%	91.2%	85.1%	6.1%
Passaic	5.7%	38.9%	61.1%	43.5%	17.6%
Salem	0.7%	7.7%	92.3%	75.7%	16.6%
Somerset	3.7%	13.9%	86.1%	59.5%	26.5%
Sussex	1.6%	7.0%	93.0%	87.8%	5.2%
Union	6.2%	29.3%	70.7%	42.2%	28.4%
Warren	1.2%	7.9%	92.1%	84.1%	8.0%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates

Table 7: Native and Foreign-Born Population, 2013

	Native-Born Population	Foreign Born Population	Foreign-Born % of Population
United States	274,780,773	41,348,066	13.1%
New Jersey	6,973,566	1,925,773	21.6%
Atlantic	232,731	43,131	15.6%
Bergen	646,929	278,399	30.1%
Burlington	412,751	38,087	8.4%
Camden	457,729	55,125	10.7%
Cape May	91,072	4,825	5.0%
Cumberland	141,181	16,151	10.3%
Essex	589,333	200,232	25.4%
Gloucester	273,405	16,860	5.8%
Hudson	376,776	283,506	42.9%
Hunterdon	116,157	10,093	8.0%
Mercer	286,192	84,222	22.7%
Middlesex	563,673	265,246	32.0%
Monmouth	543,010	86,662	13.8%
Morris	409,200	90,197	18.1%
Ocean	539,460	43,954	7.5%
Passaic	359,660	146,012	28.9%
Salem	60,972	4,194	6.4%
Somerset	255,190	75,395	22.8%
Sussex	133,968	12,024	8.2%
Union	385,208	163,048	29.7%
Warren	98,969	8,410	7.8%

Source: U.S. Census Bureau, 2000 Decennial Census; 2013 American Community Survey 1-Year Estimates

Table 8: English Proficiency, 2000-2013

	2000 % Speaking English “Less than Very Well”*	2013% Speaking English “Less than Very Well”	Change % Speaking English “Less than Very Well”	Change in Pop. Speaking English “Less than Very Well”
United States	8.1%	8.5%	0.4%	3,870,088
New Jersey	11.1%	12.0%	0.9%	131,091
Atlantic	9.5%	10.6%	1.1%	4,980
Bergen	13.8%	13.7%	-0.1%	5,879
Burlington	3.6%	3.1%	-0.5%	-948
Camden	6.3%	8.3%	2.0%	9,749
Cape May	2.4%	4.1%	1.7%	1,424
Cumberland	8.9%	10.6%	1.7%	3,332
Essex	13.3%	14.5%	1.2%	8,509
Gloucester	2.1%	2.8%	0.7%	2,737
Hudson	27.9%	25.9%	-2.0%	143
Hunterdon	2.2%	3.3%	1.1%	1,488
Mercer	8.5%	11.8%	3.3%	13,373
Middlesex	13.4%	16.4%	3.0%	33,542
Monmouth	5.4%	6.7%	1.3%	9,164
Morris	7.6%	8.1%	0.5%	5,193
Ocean	3.8%	4.8%	1.0%	7,902
Passaic	21.1%	21.1%	0.0%	3,908
Salem	2.6%	4.6%	2.0%	1,209
Somerset	9.0%	8.0%	-1.0%	454
Sussex	2.3%	2.4%	0.1%	208
Union	16.6%	19.0%	2.4%	16,539
Warren	3.0%	3.7%	0.7%	887

Source: U.S. Census Bureau, 2000 Decennial Census, 2013 American Community Survey 1-Year Estimates

*“Less than Very Well” includes individuals over age five that reported speaking English “well,” “not well,” or “not at all.”

Table 9: Most Common Foreign Languages Spoken at Home, 2013

	Most Commonly Spoken Foreign Language	2nd Most Commonly Spoken Foreign Language	3rd Most Commonly Spoken Foreign Language
New Jersey	Spanish or Spanish Creole	Chinese	Portuguese or Portuguese Creole
Atlantic	Spanish or Spanish Creole	Vietnamese	Other Indic languages
Bergen	Spanish or Spanish Creole	Korean	Polish
Burlington	Spanish or Spanish Creole	Portuguese or Portuguese Creole	Other Asian languages
Camden	Spanish or Spanish Creole	Chinese	Vietnamese
Cape May	Spanish or Spanish Creole	Italian	Vietnamese
Cumberland	Spanish or Spanish Creole	Italian	Arabic
Essex	Spanish or Spanish Creole	Portuguese or Portuguese Creole	French Creole
Gloucester	Spanish or Spanish Creole	Italian	Tagalog
Hudson	Spanish or Spanish Creole	Tagalog	Hindi
Hunterdon	Spanish or Spanish Creole	Italian	Chinese
Mercer	Spanish or Spanish Creole	Chinese	Other Asian languages
Middlesex	Spanish or Spanish Creole	Other Asian languages	Gujarati
Monmouth	Spanish or Spanish Creole	Chinese	Italian
Morris	Spanish or Spanish Creole	Chinese	Gujarati
Ocean	Spanish or Spanish Creole	Italian	Yiddish
Passaic	Spanish or Spanish Creole	Arabic	Polish
Salem	Spanish or Spanish Creole	Italian	Korean
Somerset	Spanish or Spanish Creole	Chinese	Other Asian languages
Sussex	Spanish or Spanish Creole	Polish	Italian
Union	Spanish or Spanish Creole	Portuguese or Portuguese Creole	French Creole
Warren	Spanish or Spanish Creole	Italian	Polish

Source: U.S. Census Bureau, 2009-13 American Community Survey 5-Year Estimates

Table 16: 2013 Areas of Minority Concentration (not including Hispanic Whites)

Municipality	County	Total Population	% Minority
New Jersey		8,899,339	31.8%
Lawnside	Camden	2,938	98.0%
East Orange	Essex	64,351	95.4%
Irvington	Essex	54,144	93.3%
City of Orange	Essex	30,294	91.3%
Camden	Camden	77,356	86.5%
Plainfield	Union	50,065	84.3%
Willingboro	Burlington	31,772	82.4%
Roselle	Union	21,212	75.1%
Newark	Essex	277,357	74.1%
Hillside	Union	21,538	70.4%
Trenton	Mercer	84,609	67.9%
Woodlynne	Camden	2,966	67.1%
Atlantic City	Atlantic	39,591	65.6%
Jersey City	Hudson	251,717	64.8%
Asbury Park	Monmouth	16,000	63.7%
Pleasantville	Atlantic	20,391	62.8%
Fairfield	Cumberland	6,472	62.7%
Palisades Park	Bergen	19,814	62.6%
Victory Gardens	Morris	1,674	61.5%
Penns Grove	Salem	5,100	60.8%
Chesilhurst	Camden	1,746	60.5%
Salem City	Salem	5,111	60.5%
Englewood	Bergen	27,308	59.6%
Piscataway	Middlesex	56,915	59.1%
Bridgeton	Cumberland	25,271	58.1%
Plainsboro	Middlesex	23,063	58.1%
Hackensack	Bergen	43,466	57.4%
Harrison	Hudson	14,025	57.3%
Edison	Middlesex	100,513	57.1%
Passaic City	Passaic	70,172	54.7%
Franklin	Somerset	63,274	54.2%
Lindenwold	Camden	17,573	54.2%
Paterson	Passaic	145,920	54.0%
Pennsauken	Camden	35,861	53.4%
East Newark	Hudson	2,471	53.3%
North Brunswick	Middlesex	41,480	53.2%
Dover	Morris	18,257	52.7%
North Plainfield	Somerset	22,001	50.2%
South Brunswick	Middlesex	43,877	50.0%

Source: U.S. Census Bureau, 2009-13 American Community Survey 5-Year Estimates

Table 19: Median Household Income by Racial Group, 2013

	MHI - All Households	MHI- Non-Hispanic White	MHI- African-American	MHI- American Indian and Alaska Native	MHI- Asian	MHI- Some Other Race	MHI- Hispanic or Latino
United States	\$52,250	\$57,684	\$34,815	\$36,641	\$72,472	\$39,346	\$41,508
New Jersey	\$70,165	\$80,156	\$44,124	\$33,086	\$101,672	\$43,572	\$47,248
Atlantic	\$52,127	\$62,030	\$29,283	-	\$34,518	\$38,955	\$43,437
Bergen	\$81,670	\$88,868	\$60,736	-	\$92,433	\$56,443	\$58,000
Burlington	\$77,398	\$78,923	\$66,935	-	\$107,333	\$71,534	\$75,045
Camden	\$58,006	\$69,798	\$36,534	-	\$85,671	\$33,443	\$35,344
Cape May	\$60,560	\$61,454	\$40,724	-	\$106,727	\$105,962	\$26,470
Cumberland	\$45,978	\$50,651	\$34,992	\$63,515	-	\$36,246	\$33,314
Essex	\$53,610	\$86,976	\$36,875	\$22,130	\$110,143	\$36,033	\$41,709
Gloucester	\$71,355	\$73,844	\$60,823	-	\$107,031	\$35,922	\$37,578
Hudson	\$56,079	\$71,201	\$40,670	-	\$96,482	\$42,060	\$40,939
Hunterdon	\$110,457	\$112,598	\$86,645	-	-	-	\$87,907
Mercer	\$70,857	\$83,489	\$39,586	-	\$109,969	\$51,354	\$53,623
Middlesex	\$76,848	\$76,770	\$60,263	-	\$106,646	\$44,171	\$52,354
Monmouth	\$83,749	\$90,600	\$42,685	-	\$141,966	\$45,738	\$46,221
Morris	\$100,176	\$101,240	\$81,051	-	\$121,362	\$46,485	\$65,367
Ocean	\$60,227	\$60,858	\$35,220	-	\$83,597	\$58,864	\$49,778
Passaic	\$58,898	\$80,601	\$35,482	\$43,728	\$92,376	\$35,786	\$40,681
Salem	\$61,943	\$66,711	\$33,031	-	\$92,237	-	\$39,777
Somerset	\$97,219	\$100,387	\$57,020	-	\$151,431	\$74,777	\$75,829
Sussex	\$88,407	\$90,117	\$35,453	-	\$102,459	\$84,000	\$73,550
Union	\$64,593	\$87,444	\$47,290	-	\$115,846	\$41,193	\$47,523
Warren	\$67,208	\$70,252	\$34,472	-	\$71,875	-	\$42,242

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates

Table 20: Median Household Income by Hispanic/Latino Status, 2013

	MHI - All Households	MHI- Hispanic or Latino	MHI- Non-Hispanic White
United States	\$52,250	\$41,508	\$57,684
New Jersey	\$70,165	\$47,248	\$80,156
Atlantic	\$52,127	\$43,437	\$62,030
Bergen	\$81,670	\$58,000	\$88,868
Burlington	\$77,398	\$75,045	\$78,923
Camden	\$58,006	\$35,344	\$69,798
Cape May	\$60,560	\$26,470	\$61,454
Cumberland	\$45,978	\$33,314	\$50,651
Essex	\$53,610	\$41,709	\$86,976
Gloucester	\$71,355	\$37,578	\$73,844
Hudson	\$56,079	\$40,939	\$71,201
Hunterdon	\$110,457	\$87,907	\$112,598
Mercer	\$70,857	\$53,623	\$83,489
Middlesex	\$76,848	\$52,354	\$76,770
Monmouth	\$83,749	\$46,221	\$90,600
Morris	\$100,176	\$65,367	\$101,240
Ocean	\$60,227	\$49,778	\$60,858
Passaic	\$58,898	\$40,681	\$80,601
Salem	\$61,943	\$39,777	\$66,711
Somerset	\$97,219	\$75,829	\$100,387
Sussex	\$88,407	\$73,550	\$90,117
Union	\$64,593	\$47,523	\$87,444
Warren	\$67,208	\$42,242	\$70,252

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates

Table 21: Change in Real Median Household Income by Race, 2000-2013

	All Households	White	Black	American Indian and Alaska Native	Asian	Some Other Race
United States	-\$6,470	-\$6,619	-\$6,327	-\$6,146	-\$111	-\$6,370
New Jersey	-\$6,946	-\$7,026	-\$9,729	-\$29,213	\$681	-\$8,410
Atlantic	-\$9,305	-\$5,379	-\$16,355	-	-\$39,216	-\$9,117
Bergen	-\$9,557	-\$9,169	-\$12,093	-	-\$4,901	-\$14,979
Burlington	-\$4,554	-\$5,280	-\$7,688	-	\$21,389	\$4,474
Camden	-\$9,248	-\$5,471	-\$12,479	-	\$5,069	-\$5,656
Cape May	\$2,403	\$1,379	\$2,037	-	\$6,681	\$75,957
Cumberland	-\$8,765	-\$10,651	-\$4,517	\$11,157	-	-\$4,001
Essex	-\$9,235	-\$8,673	-\$8,771	-\$35,642	\$2,382	-\$7,053
Gloucester	-\$4,535	-\$4,276	\$3,761	-	\$6,237	-\$16,165
Hudson	-\$263	-\$1,218	-\$3,467	-	\$20,269	-\$6,427
Hunterdon	-\$1,250	-\$134	-\$28,609	-	-	-
Mercer	-\$8,305	-\$6,398	-\$12,285	-	-\$6,493	-\$3,350
Middlesex	-\$9,072	-\$13,389	-\$19,339	-	-\$1,880	-\$18,796
Monmouth	-\$6,121	-\$6,293	-\$8,283	-	\$13,093	-\$4,019
Morris	-\$7,969	-\$8,949	\$6,954	-	-\$5,025	-\$32,961
Ocean	-\$4,714	-\$4,469	-\$26,941	-	-\$11,619	-\$733
Passaic	-\$9,912	-\$11,149	-\$9,760	-\$23,191	\$4,012	-\$15,304
Salem	-\$1,782	-\$3,726	-\$6,684	-	\$6,591	-
Somerset	-\$10,357	-\$12,308	-\$29,515	-	\$9,715	\$5,972
Sussex	-\$2,855	-\$1,987	-\$54,659	-	-\$2,559	\$7,967
Union	-\$12,788	-\$5,564	-\$16,639	-	\$10,859	-\$18,246
Warren	-\$11,237	-\$10,623	-\$30,535	-	-\$12,314	-

Source: U.S. Census Bureau, 2000 Decennial Census, 2013 American Community Survey 1-Year Estimates

Table 22: Change in Median Household Income by Hispanic/Latino Status, 2000-13

County	All Households	Hispanic or Latino	Non-Hispanic White
United States	-\$6,470	-\$5,581	-\$5,753
New Jersey	-\$6,946	-\$8,137	-\$4,581
Atlantic	-\$9,305	-\$5,297	-\$4,760
Bergen	-\$9,557	-\$19,381	-\$5,467
Burlington	-\$4,554	\$3,527	-\$5,312
Camden	-\$9,248	-\$6,180	-\$4,691
Cape May	\$2,403	-\$5,385	\$2,040
Cumberland	-\$8,765	-\$9,011	-\$11,042
Essex	-\$9,235	-\$4,013	-\$4,434
Gloucester	-\$4,535	-\$25,246	-\$3,973
Hudson	-\$263	-\$6,062	\$5,345
Hunterdon	-\$1,250	\$6,631	\$700
Mercer	-\$8,305	-\$3,745	-\$6,436
Middlesex	-\$9,072	-\$13,847	-\$9,546
Monmouth	-\$6,121	-\$18,397	-\$3,506
Morris	-\$7,969	-\$14,996	-\$9,315
Ocean	-\$4,714	-\$10,589	-\$4,197
Passaic	-\$9,912	-\$12,438	-\$1,478
Salem	-\$1,782	\$7,150	-\$3,150
Somerset	-\$10,357	\$2,852	-\$10,332
Sussex	-\$2,855	-\$7,901	-\$1,655
Union	-\$12,788	-\$10,940	\$286
Warren	-\$11,237	-\$33,666	-\$8,591

Source: U.S. Census Bureau, 2000 Decennial Census, 2013 American Community Survey 1-Year Estimates

Table 23: Median Household Income by Native-Born/Immigrant Status, 2013

	MHI – Native- Born	MHI - Foreign- Born	Difference	Foreign-Born % of Population
United States	\$53,733	\$48,860	-\$4,873	12.9%
New Jersey	\$73,333	\$66,129	-\$7,204	21.2%
Atlantic	\$56,291	\$46,579	-\$9,712	16.3%
Bergen	\$88,970	\$74,217	-\$14,753	29.6%
Burlington	\$78,639	\$76,593	-\$2,046	9.5%
Camden	\$62,084	\$58,889	-\$3,195	10.5%
Cape May*	-	-	-	-
Cumberland	\$51,142	\$47,438	-\$3,704	10.5%
Essex	\$56,055	\$53,227	-\$2,828	24.8%
Gloucester	\$75,060	\$67,100	-\$7,960	5.3%
Hudson	\$63,167	\$54,413	-\$8,754	41.2%
Hunterdon	\$106,658	\$101,652	-\$5,006	8.4%
Mercer	\$72,774	\$75,615	\$2,841	20.9%
Middlesex	\$75,706	\$86,179	\$10,473	31.0%
Monmouth	\$86,516	\$71,827	-\$14,689	13.2%
Morris	\$101,090	\$90,207	-\$10,883	18.5%
Ocean	\$62,030	\$50,740	-\$11,290	7.7%
Passaic	\$61,868	\$50,503	-\$11,365	28.4%
Salem*	-	-	-	-
Somerset	\$99,011	\$99,034	\$23	23.3%
Sussex	\$87,518	\$85,131	-\$2,387	7.3%
Union	\$74,498	\$60,049	-\$14,449	29.2%
Warren	\$71,233	\$67,247	-\$3,986	9.0%

Source: U.S. Census Bureau, 2009-13 American Community Survey 5-Year Estimates

*Estimates not available for Cape May and Salem counties due to sample size limitations

Table 24: Poverty by Native-Born/Immigrant Status, 2000-13

	2013 Native-Born Poverty Rate	2013 Foreign-Born Poverty Rate	Difference	2000-13 Change in Native Poverty Rate	2000-13 Change in Foreign-Born Poverty Rate
United States	14.9%	18.7%	3.8%	3.2%	-3.0%
New Jersey	9.9%	12.1%	2.2%	2.0%	-1.2%
Atlantic	13.9%	16.5%	2.6%	3.6%	1.9%
Bergen	6.2%	9.7%	3.5%	2.3%	-1.9%
Burlington	5.4%	6.8%	1.4%	0.9%	-2.0%
Camden	12.8%	14.6%	1.8%	2.5%	1.2%
Cape May	9.7%	17.1%	7.4%	1.2%	-1.5%
Cumberland	17.2%	20.1%	2.9%	2.7%	-6.4%
Essex	17.4%	14.3%	-3.1%	1.3%	3.7%
Gloucester	7.9%	11.3%	3.4%	1.8%	-0.7%
Hudson	16.9%	16.6%	-0.3%	1.1%	1.8%
Hunterdon*	--	--	--	--	--
Mercer	11.1%	11.5%	0.4%	2.8%	0.3%
Middlesex	8.2%	9.2%	1.0%	2.1%	0.0%
Monmouth	6.4%	10.6%	4.2%	0.5%	-3.5%
Morris	3.8%	7.0%	3.2%	0.7%	-4.2%
Ocean	10.2%	12.4%	2.2%	3.5%	-0.4%
Passaic	16.3%	16.4%	0.1%	4.8%	1.8%
Salem	12.2%	17.3%	5.1%	2.9%	-5.0%
Somerset	4.4%	6.9%	2.5%	1.2%	-1.8%
Sussex	5.4%	8.5%	3.1%	1.5%	0.2%
Union	10.2%	12.1%	1.9%	2.7%	-0.8%
Warren	7.4%	11.4%	4.0%	2.1%	0.4%

Source: U.S. Census Bureau, 2000 Decennial Census, 2009-13 American Community Survey 5-Year Estimates

*Estimates not available for Hunterdon County due to sample size limitations

Table 26: Concentrations of HUD Subsidized Units, 2013

	% of Statewide HUD Subsidized Units	HUD Supported Units % of Total Housing Units
New Jersey	100.0%	4.8%
Atlantic	4.4%	5.9%
Bergen	6.8%	3.3%
Burlington	0.9%	0.9%
Camden	5.8%	4.8%
Cape May	0.8%	1.3%
Cumberland	2.7%	8.3%
Essex	22.2%	12.2%
Gloucester	2.3%	3.6%
Hudson	15.3%	9.6%
Hunterdon	0.4%	1.2%
Mercer	3.9%	4.6%
Middlesex	6.0%	3.5%
Monmouth	6.0%	4.0%
Morris	2.2%	2.0%
Ocean	3.2%	2.0%
Passaic	7.3%	7.2%
Salem	0.8%	5.0%
Somerset	1.0%	1.4%
Sussex	0.7%	1.8%
Union	6.2%	5.3%
Warren	1.1%	4.2%
County Unknown	0.0%	--

Source: HUD, 2013 *Picture of Subsidized Households*.

Table 27: Change in HUD Subsidized Units, 2010-2013

	2010 HUD Subsidized Units	2013 HUD Subsidized Units	Change 2010-2013	% Change 2010-2013
United States	4,973,181	5,061,065	87,884	1.8%
New Jersey	172,118	172,175	57	0.0%
Atlantic	7,173	7,552	379	5.3%
Bergen	11,291	11,774	483	4.3%
Burlington	1,881	1,557	-324	-17.2%
Camden	10,820	9,922	-898	-8.3%
Cape May	1,384	1,316	-68	-4.9%
Cumberland	4,858	4,642	-216	-4.4%
Essex	36,533	38,263	1,730	4.7%
Gloucester	4,247	3,990	-257	-6.1%
Hudson	25,628	26,329	701	2.7%
Hunterdon	630	618	-12	-1.9%
Mercer	7,964	6,647	-1,317	-16.5%
Middlesex	10,775	10,312	-463	-4.3%
Monmouth	10,918	10,408	-510	-4.7%
Morris	3,955	3,778	-177	-4.5%
Ocean	5,407	5,520	113	2.1%
Passaic	12,218	12,622	404	3.3%
Salem	1,728	1,372	-356	-20.6%
Somerset	1,921	1,800	-121	-6.3%
Sussex	1,204	1,146	-58	-4.8%
Union	9,622	10,690	1,068	11.1%
Warren	1,953	1,913	-40	-2.0%
County Unknown	8	4	-4	-50.0%

Source: HUD, 2013 Picture of Subsidized Households.

Table 28: LIHTC Units in Service, 2015

	Number of LIHTC Units in Service	Number of LIHTC Placed in Service per 1,000 Population	% of Statewide LIHTC Units in Service	Number of LIHTC in Service % of Total Housing Units
New Jersey	36,755	4.1	100.0%	1.0%
Atlantic	1,388	5.0	3.8%	1.1%
Bergen	656	0.7	1.8%	0.2%
Burlington	1,726	3.8	4.7%	1.0%
Camden	5,524	10.8	15.0%	2.7%
Cape May	310	3.2	0.8%	0.3%
Cumberland	1,328	8.4	3.6%	2.4%
Essex	6,022	7.6	16.4%	1.9%
Gloucester	1,650	5.7	4.5%	1.5%
Hudson	2,603	3.9	7.1%	0.9%
Hunterdon	272	2.2	0.7%	0.5%
Mercer	2,168	5.9	5.9%	1.5%
Middlesex	2,334	2.8	6.4%	0.8%
Monmouth	2,343	3.7	6.4%	0.9%
Morris	687	1.4	1.9%	0.4%
Ocean	1,437	2.5	3.9%	0.5%
Passaic	2,058	4.1	5.6%	1.2%
Salem	919	14.1	2.5%	3.3%
Somerset	743	2.2	2.0%	0.6%
Sussex	95	0.7	0.3%	0.2%
Union	2,482	4.5	6.8%	1.2%
Warren	10	0.1	0.0%	0.0%

Source: New Jersey Housing and Mortgage Finance Agency; U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 30: Section 8 Units, 2015

	Number of Section 8 Units	Number of Section 8 Units Per 1,000 Population	% of Statewide Section 8 Units	% of Total Housing Units
New Jersey	52,960	6.0	100.0%	1.5%
Atlantic	2,922	10.6	5.5%	2.3%
Bergen	2,470	2.7	4.7%	0.7%
Burlington	714	1.6	1.3%	0.4%
Camden	4,552	8.9	8.6%	2.2%
Cape May	338	3.5	0.6%	0.3%
Cumberland	1,197	7.6	2.3%	2.1%
Essex	13,616	17.2	25.7%	4.3%
Gloucester	1,061	3.7	2.0%	1.0%
Hudson	7,496	11.4	14.2%	2.7%
Hunterdon	110	0.9	0.2%	0.2%
Mercer	3,429	9.3	6.5%	2.4%
Middlesex	2,543	3.1	4.8%	0.9%
Monmouth	3,033	4.8	5.7%	1.2%
Morris	1,092	2.2	2.1%	0.6%
Ocean	1,082	1.9	2.0%	0.4%
Passaic	2,881	5.7	5.4%	1.6%
Salem	346	5.3	0.7%	1.3%
Somerset	808	2.4	1.5%	0.6%
Sussex	279	1.9	0.5%	0.4%
Union	2,783	5.1	5.3%	1.4%
Warren	208	1.9	0.4%	0.5%

Source: U.S. Department of Housing and Urban Development, Multifamily Assistance and Section 8 Contracts Database (2015); U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 31: DCA Subsidized Housing Units Created 2000-2010, by Program

	Neighborhood Stabilization Program	HOME Investment Partnerships	Neighborhood Preservation Balanced Housing Projects	Neighborhood Revitalization Tax Credit Program	All Programs	% of Statewide Subsidized Units	% of 2010 Housing Units
New Jersey	28	161	1,218	23	1,430	100.0%	0.04%
Atlantic	7	4	75	0	86	6.0%	0.07%
Bergen	0	1	0	0	1	0.1%	0.00%
Burlington	0	10	16	0	26	1.8%	0.01%
Camden	0	17	346	9	372	26.0%	0.18%
Cape May	0	4	1	0	5	0.3%	0.01%
Cumberland	0	6	101	0	107	7.5%	0.19%
Essex	0	59	310	6	375	26.2%	0.12%
Gloucester	0	2	1	0	3	0.2%	0.00%
Hudson	0	10	97	0	107	7.5%	0.04%
Hunterdon	0	0	3	0	3	0.2%	0.01%
Mercer	0	10	150	0	160	11.2%	0.11%
Middlesex	0	4	13	3	20	1.4%	0.01%
Monmouth	0	6	2	5	13	0.9%	0.01%
Morris	0	3	2	0	5	0.3%	0.00%
Ocean	0	14	44	0	58	4.1%	0.02%
Passaic	9	2	9	0	20	1.4%	0.01%
Salem	0	1	17	0	18	1.3%	0.07%
Somerset	0	2	3	0	5	0.3%	0.00%
Sussex	0	2	0	0	2	0.1%	0.00%
Union	12	4	27	0	43	3.0%	0.02%
Warren	0	0	1	0	1	0.1%	0.00%

Source: NJ Department of Community Affairs; U.S. Census Bureau, 2010 American Community Survey 1-Year Estimates.

Table 32: SRAP Units by Type, 2015

	Tenant-Based SRAP Units	Project-Based SRAP Units	Total SRAP Units	% of Statewide Total
New Jersey	2,728	859	3,587	100.0%
Atlantic	101	6	107	3.0%
Bergen	202	60	262	7.3%
Burlington	50	77	127	3.5%
Camden	192	83	275	7.7%
Cape May	17	6	23	0.6%
Cumberland	64	0	64	1.8%
Essex	271	97	368	10.3%
Gloucester	23	14	37	1.0%
Hudson	227	55	282	7.9%
Hunterdon	26	21	47	1.3%
Mercer	263	59	322	9.0%
Middlesex	260	44	304	8.5%
Monmouth	183	35	218	6.1%
Morris	92	31	123	3.4%
Ocean	130	24	154	4.3%
Passaic	172	79	251	7.0%
Salem	52	22	74	2.1%
Somerset	113	54	167	4.7%
Sussex	50	32	82	2.3%
Union	225	60	285	7.9%
Warren	15	0	15	0.4%

Source: NJ Department of Community Affairs

Table 33: DCA Subsidized 3 or More Bedroom Units, SRAP & Housing Choice Voucher Programs, 2015

	Number of SRAP 3 or more Bedroom Units	All SRAP Units	3 or more Bedroom Units % of All SRAP Units	Number of HCV 3 or more Bedroom Units	All HCV Units	3 or more Bedroom Units % of All HCV Units	Total SRAP and HCV 3 or more Bedroom Units
New Jersey	678	3,417	19.8%	5,221	15,102	34.6%	5,899
Atlantic	16	103	15.5%	204	661	30.9%	220
Bergen	28	247	11.3%	133	699	19.0%	161
Burlington	17	124	13.7%	76	208	36.5%	93
Camden	58	265	21.9%	576	1,351	42.6%	634
Cape May	2	21	9.5%	92	340	27.1%	94
Cumberland	8	64	12.5%	323	723	44.7%	331
Essex	97	334	29.0%	678	1,689	40.1%	775
Gloucester	4	38	10.5%	91	254	35.8%	95
Hudson	73	275	26.5%	515	1,340	38.4%	588
Hunterdon	0	47	0.0%	5	75	6.7%	5
Mercer	95	315	30.2%	482	1,106	43.6%	577
Middlesex	66	279	23.7%	204	850	24.0%	270
Monmouth	48	216	22.2%	156	608	25.7%	204
Morris	9	117	7.7%	34	270	12.6%	43
Ocean	34	157	21.7%	629	1,234	51.0%	663
Passaic	45	225	20.0%	334	900	37.1%	379
Salem	8	72	11.1%	199	581	34.3%	207
Somerset	16	162	9.9%	128	645	19.8%	144
Sussex	7	77	9.1%	84	563	14.9%	91
Union	44	263	16.7%	249	806	30.9%	293
Warren	3	16	18.8%	29	199	14.6%	32

Source: NJ Department of Community Affairs

Table 34: SRAP Units by Type and Key Need Indicators, 2015

	SRAP Department of Human Services Units	SRAP Family Units	SRAP Disabled Units*	SRAP Elderly Units*	% Below Poverty Level	% of Housing with 3 or More Bedrooms	% Disabled	% Over Age 65
New Jersey	918	525	1,543	1,116	11.4%	56.9%	10.6%	14.4%
Atlantic	14	6	82	11	18.0%	56.9%	13.8%	15.4%
Bergen	19	7	126	165	8.2%	57.0%	8.2%	15.8%
Burlington	5	29	87	63	5.7%	69.0%	11.1%	15.2%
Camden	66	83	93	62	15.0%	63.1%	14.3%	13.9%
Cape May	6	1	14	8	9.4%	65.9%	14.7%	23.7%
Cumberland	13	0	21	30	20.6%	58.9%	17.0%	13.3%
Essex	85	56	156	129	17.8%	46.4%	13.1%	12.3%
Gloucester	7	16	9	5	9.8%	69.1%	13.6%	13.7%
Hudson	125	54	37	71	19.7%	31.7%	10.4%	10.7%
Hunterdon	1	4	24	35	3.3%	73.0%	8.6%	15.2%
Mercer	80	66	115	71	11.8%	60.1%	9.5%	13.5%
Middlesex	168	39	67	56	9.5%	53.5%	9.3%	13.2%
Monmouth	120	5	87	40	7.7%	64.1%	9.4%	15.2%
Morris	12	8	90	37	4.3%	65.8%	8.0%	15.2%
Ocean	50	11	90	21	10.2%	58.1%	13.7%	21.8%
Passaic	30	82	109	83	16.6%	50.1%	8.8%	12.9%
Salem	11	4	51	26	18.4%	64.4%	16.8%	16.1%
Somerset	48	27	63	58	5.3%	61.2%	7.7%	13.7%
Sussex	1	5	62	42	5.8%	67.1%	8.8%	14.1%
Union	56	22	150	99	11.5%	56.9%	9.3%	12.9%
Warren	1	0	10	4	9.3%	61.3%	11.5%	15.6%

Sources: NJ Department of Community Affairs; U.S. Census Bureau, 2010 American Community Survey 1-Year Estimates.

*Disabled and elderly units both include units equipped to serve those that are both elderly and disabled. Therefore due to this overlap, unit totals between the categories will not match the grand total.

Table 35: Household Housing Conditions, 2012

	% of Households with Severe Housing Problems*	% of Households with >30% Cost Burden	% of Low Income Households with at least One Housing Problem**	% of Low Income Households with >30% Cost Burden
New Jersey	23.0%	42.1%	83.0%	81.7%
Atlantic	25.5%	46.5%	81.5%	80.6%
Bergen	23.2%	42.7%	84.1%	83.5%
Burlington	16.4%	36.6%	84.8%	84.4%
Camden	21.3%	41.8%	83.5%	82.2%
Cape May	22.9%	40.3%	79.3%	79.0%
Cumberland	23.1%	41.0%	80.1%	79.2%
Essex	29.7%	48.0%	81.7%	79.5%
Gloucester	16.4%	38.1%	83.2%	82.5%
Hudson	28.7%	44.1%	81.7%	79.9%
Hunterdon	16.6%	36.7%	84.8%	83.4%
Mercer	19.2%	37.9%	80.7%	79.7%
Middlesex	20.0%	38.8%	83.6%	82.5%
Monmouth	20.9%	41.7%	83.2%	82.4%
Morris	17.4%	36.5%	85.0%	84.2%
Ocean	21.2%	43.4%	77.0%	76.5%
Passaic	34.3%	51.3%	86.7%	83.7%
Salem	18.6%	37.1%	79.1%	78.6%
Somerset	18.7%	38.1%	87.4%	86.2%
Sussex	19.3%	41.6%	85.9%	85.4%
Union	30.0%	45.8%	87.7%	85.6%
Warren	16.5%	39.7%	80.3%	79.9%

Source: U.S. Department of Housing and Urban Development, 2008-12 Comprehensive Housing Affordability Strategy Data.

*Severe housing problems are defined as lack of complete kitchen facilities, lack of complete plumbing, overcrowded households, or cost burdens greater than 50% of a household's income.

** Low income households defined as those making less than 50% of Area Median Income. Housing problems include 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 36: Percentage of Low/Moderate Income Racial/Ethnic Group Households with Housing Problems, 2011

	% of <80% AMI Households with at least one Housing Problem*	% of <80% AMI Households with at least one Severe Housing Problem**	Share of <80% AMI Households with Severe Housing Problems	Share of All of <80% AMI Households	Difference
White (including white Hispanics)	54.8%	32.8%	52.8%	59.3%	-6.5%
Black / African American	60.4%	37.1%	18.0%	16.8%	1.2%
Asian	58.7%	40.8%	5.0%	4.4%	0.6%
American Indian, Alaska Native	65.4%	36.8%	0.2%	0.2%	0.0%
Pacific Islander	68.3%	45.4%	0.0%	0.0%	0.0%
Hispanic	66.0%	45.4%	22.7%	18.1%	4.6%

Source: U.S. Department of Housing and Urban Development, 2007-11 Comprehensive Housing Affordability Strategy Data.

*Housing problems include 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)

**Severe housing problems are defined as lack of complete kitchen facilities, lack of complete plumbing, overcrowded households, or cost burdens greater than 50% of a household's income.

Table 38: Housing Size by Share of Total Housing Units, 2013

	No bedrooms	1 bedroom	2 bedrooms	3 or more bedrooms
United States	2.2%	11.2%	26.7%	60.0%
New Jersey	2.3%	14.2%	26.6%	56.9%
Atlantic	2.3%	12.0%	28.8%	56.9%
Bergen	2.1%	16.9%	24.0%	57.0%
Burlington	0.7%	8.6%	21.7%	69.0%
Camden	1.1%	14.3%	21.6%	63.1%
Cape May	1.7%	6.7%	25.8%	65.9%
Cumberland	2.1%	12.1%	26.9%	58.9%
Essex	4.6%	20.5%	28.6%	46.4%
Gloucester	0.6%	9.0%	21.4%	69.1%
Hudson	4.6%	26.2%	37.6%	31.7%
Hunterdon	1.0%	8.3%	17.7%	73.0%
Mercer	2.2%	14.5%	23.3%	60.1%
Middlesex	1.6%	16.7%	28.3%	53.5%
Monmouth	1.3%	13.9%	20.7%	64.1%
Morris	0.8%	14.4%	19.0%	65.8%
Ocean	0.9%	6.4%	34.6%	58.1%
Passaic	6.5%	9.8%	33.6%	50.1%
Salem	1.8%	11.0%	22.8%	64.4%
Somerset	0.7%	10.9%	27.3%	61.2%
Sussex	0.9%	8.4%	23.7%	67.1%
Union	4.3%	13.9%	25.0%	56.9%
Warren	1.4%	10.0%	27.3%	61.3%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 39: Occupied Housing Units by Tenure, 2013

	Total Population	Total Occupied Housing Units	Total Owner-Occupied Housing	Total Renter-Occupied Housing	Owner Occupied Housing % of Occupied Housing	Renter-Occupied Housing % of Occupied Housing
United States	316,128,839	116,291,033	73,843,861	42,447,172	63.5%	36.5%
New Jersey	8,899,339	3,176,139	2,034,223	1,141,916	64.0%	36.0%
Atlantic	275,862	101,721	67,645	34,076	66.5%	33.5%
Bergen	925,328	338,063	218,300	119,763	64.6%	35.4%
Burlington	450,838	162,245	127,368	34,877	78.5%	21.5%
Camden	512,854	185,774	122,583	63,191	66.0%	34.0%
Cape May	95,897	38,210	30,288	7,922	79.3%	20.7%
Cumberland	157,332	50,066	31,524	18,542	63.0%	37.0%
Essex	789,565	277,102	124,505	152,597	44.9%	55.1%
Gloucester	290,265	103,864	80,754	23,110	77.7%	22.3%
Hudson	660,282	247,490	75,428	172,062	30.5%	69.5%
Hunterdon	126,250	45,792	39,090	6,702	85.4%	14.6%
Mercer	370,414	131,623	84,223	47,400	64.0%	36.0%
Middlesex	828,919	283,211	179,511	103,700	63.4%	36.6%
Monmouth	629,672	232,158	171,083	61,075	73.7%	26.3%
Morris	499,397	178,951	135,135	43,816	75.5%	24.5%
Ocean	583,414	217,698	174,290	43,408	80.1%	19.9%
Passaic	505,672	161,331	86,520	74,811	53.6%	46.4%
Salem	65,166	24,280	17,055	7,225	70.2%	29.8%
Somerset	330,585	112,974	87,926	25,048	77.8%	22.2%
Sussex	145,992	54,765	45,727	9,038	83.5%	16.5%
Union	548,256	186,951	106,359	80,592	56.9%	43.1%
Warren	107,379	41,870	28,909	12,961	69.0%	31.0%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 40: 2010-13 Change in Housing Units and 2014 Residential Building Permits

	2010-2013 Change in Housing Units	2010-2013 % Change in Housing Units	2014 Number of Housing Unit Building Permits
United States	1,017,072	0.8%	--
New Jersey	23,351	0.7%	22,896
Atlantic	565	0.4%	782
Bergen	2,687	0.8%	1,620
Burlington	1,282	0.7%	977
Camden	780	0.4%	236
Cape May	307	0.3%	646
Cumberland	340	0.6%	130
Essex	800	0.3%	2,220
Gloucester	1,489	1.4%	397
Hudson	3,962	1.5%	5,660
Hunterdon	124	0.3%	223
Mercer	1,050	0.7%	280
Middlesex	3,193	1.1%	1,809
Monmouth	1,259	0.5%	1,367
Morris	842	0.4%	691
Ocean	873	0.3%	3,328
Passaic	228	0.1%	333
Salem	103	0.4%	41
Somerset	1,881	1.5%	689
Sussex	69	0.1%	74
Union	1,295	0.6%	1,323
Warren	222	0.5%	70

Source: U.S. Census Bureau, 2010 and 2013 American Community Survey 1-Year Estimates and New Jersey Department of Community Affairs Construction Reporter, Housing Units Authorized by Building Permits, 2014.

Table 41: Change in Housing Units by Tenure and Type, 2010-2013

	Total Housing Units	2010-13 Chg Owner Occupied Housing	2010-13 Chg Renter Occupied Housing	2010-13 Chg Single Family Structures	2010-13 Chg Multi-Family Structures	2010-13 Chg Mobile Homes	2010-13 Chg Boats, RV, van, etc.	2010-13 % Chg Single Family Units	2010-13 % Chg Multi-Family Units	2010-13 % Chg Mobile Homes	2010-13 % Boats, RV, van, etc.
United States	132,808,137	-1,029,511	2,753,125	849,204	373,722	-206,091	237	1.0%	1.1%	-2.4%	0.2%
New Jersey	3,578,260	-72,505	76,223	-4,070	27,979	-126	-432	-0.2%	2.2%	-0.4%	-29.5%
Atlantic	127,288	-5,870	7,495	-2,971	3,332	204	0	-3.4%	9.0%	7.4%	0.0%
Bergen	355,099	-1,879	6,940	-499	3,683	-302	-195	-0.2%	2.6%	-21.5%	-66.1%
Burlington	177,010	-1,984	268	3,570	-2,282	75	-81	2.6%	-6.9%	3.2%	-100.0%
Camden	205,780	-4,782	661	1,812	-1,066	34	0	1.2%	-1.9%	2.8%	0.0%
Cape May	98,680	-2,249	-2,304	-2,321	1,656	1,054	-82	-3.4%	5.9%	40.7%	-71.3%
Cumberland	56,196	-1,695	1,524	-469	791	18	0	-1.2%	6.5%	0.5%	0.0%
Essex	313,760	-3,158	4,843	-2,246	3,489	-498	55	-1.8%	1.9%	-71.3%	52.4%
Gloucester	111,438	-3,159	2,241	1,618	-84	-45	0	1.9%	-0.4%	-1.8%	0.0%
Hudson	274,540	-5,151	13,949	2,927	995	61	-21	6.6%	0.4%	15.8%	-32.3%
Hunterdon	49,658	-1,101	-657	1,872	-1,758	10	0	4.4%	-23.6%	0.0%	0.0%
Mercer	144,228	-4,589	4,712	229	1,145	-324	0	0.2%	2.8%	-53.4%	0.0%
Middlesex	298,129	-6,237	10,571	-5,135	8,525	-85	-112	-2.7%	8.5%	-3.4%	-100.0%
Monmouth	259,791	-5,360	2,936	665	430	239	-75	0.3%	0.7%	10.1%	-100.0%
Morris	190,770	-2,461	3,626	-3,980	4,544	165	113	-2.8%	9.8%	46.5%	173.8%
Ocean	279,034	-5,807	2,533	1,575	224	-926	0	0.7%	0.6%	-14.7%	0.0%
Passaic	176,171	-1,201	1,005	1,164	-394	-251	-291	1.4%	-0.4%	-35.6%	-100.0%
Salem	27,546	-301	-317	54	141	-92	0	0.3%	2.9%	-8.4%	0.0%
Somerset	125,062	-5,656	2,717	-287	2,328	-72	-88	-0.3%	7.6%	-35.5%	-100.0%
Sussex	62,150	-762	646	-631	-71	771	0	-1.2%	-0.8%	164.7%	0.0%
Union	200,769	-6,267	9,336	1,110	466	-626	345	1.0%	0.5%	-62.1%	199.4%
Warren	45,161	-2,836	3,498	-2,127	1,885	464	0	-6.0%	20.3%	116.0%	0.0%

Source: U.S. Census Bureau, 2010 and 2013 American Community Survey 1-Year Estimates.

Table 42: Vacant Housing Units by Type as % of Vacant Units, 2013

	For Rent % Vacant Units	Rented, Not Occupied % Vacant Units	For Sale Only % Vacant Units	Sold, Not Occupied % Vacant Units	For Seasonal, Recreational, or Occasional Use % Vacant Units	For Migrant Workers % Vacant Units	Other Vacant % Vacant Units
United States	18.1%	3.7%	8.6%	3.9%	32.6%	0.2%	32.9%
New Jersey	18.9%	3.8%	8.7%	3.2%	33.4%	0.1%	31.9%
Atlantic	10.4%	0.9%	6.2%	0.7%	62.4%	0.0%	19.3%
Bergen	24.0%	5.3%	18.9%	10.5%	7.4%	0.0%	33.9%
Burlington	16.8%	8.2%	12.5%	4.1%	7.1%	0.0%	51.4%
Camden	12.0%	3.6%	9.5%	1.7%	1.5%	0.0%	71.8%
Cape May	7.7%	0.6%	3.0%	0.0%	85.2%	0.4%	3.2%
Cumberland	21.5%	2.3%	14.8%	6.0%	6.9%	0.0%	48.5%
Essex	43.1%	2.5%	10.3%	1.2%	5.2%	0.0%	37.8%
Gloucester	17.2%	5.7%	9.8%	7.0%	3.6%	0.0%	56.7%
Hudson	39.6%	10.6%	7.0%	6.9%	7.4%	0.0%	28.5%
Hunterdon	19.3%	9.7%	15.6%	0.0%	8.4%	0.0%	46.9%
Mercer	26.9%	8.8%	13.0%	0.3%	4.7%	0.0%	46.2%
Middlesex	30.3%	14.1%	10.4%	5.1%	9.3%	0.0%	30.9%
Monmouth	9.0%	2.5%	9.4%	5.8%	41.8%	0.0%	31.4%
Morris	27.7%	5.9%	4.3%	0.0%	11.7%	0.0%	50.4%
Ocean	3.2%	0.4%	4.6%	0.6%	59.9%	0.1%	31.2%
Passaic	28.3%	4.0%	6.0%	4.6%	8.9%	0.0%	48.3%
Salem	14.3%	0.0%	10.7%	0.0%	11.3%	0.0%	63.7%
Somerset	40.5%	1.9%	21.7%	9.4%	9.0%	0.0%	17.5%
Sussex	6.6%	1.9%	7.8%	1.2%	56.3%	0.0%	26.2%
Union	26.7%	9.4%	13.3%	13.6%	3.0%	0.0%	34.0%
Warren	18.2%	4.4%	44.5%	0.9%	7.1%	0.0%	24.8%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 43: Housing Occupancy, 2013

	Total Population	Total Housing Units	Occupied Housing Units	% Non- Seasonally Vacant
United States	316,128,839	132,808,137	116,291,033	8.4%
New Jersey	8,899,339	3,578,260	3,176,139	7.5%
Atlantic	275,862	127,288	101,721	7.5%
Bergen	925,328	355,099	338,063	4.4%
Burlington	450,838	177,010	162,245	7.8%
Camden	512,854	205,780	185,774	9.6%
Cape May	95,897	98,680	38,210	8.8%
Cumberland	157,332	56,196	50,066	10.2%
Essex	789,565	313,760	277,102	11.1%
Gloucester	290,265	111,438	103,864	6.6%
Hudson	660,282	274,540	247,490	9.1%
Hunterdon	126,250	49,658	45,792	5.6%
Mercer	370,414	144,228	131,623	8.3%
Middlesex	828,919	298,129	283,211	4.5%
Monmouth	629,672	259,791	232,158	6.2%
Morris	499,397	190,770	178,951	5.5%
Ocean	583,414	279,034	217,698	8.8%
Passaic	505,672	176,171	161,331	7.7%
Salem	65,166	27,546	24,280	10.5%
Somerset	330,585	125,062	112,974	8.8%
Sussex	145,992	62,150	54,765	5.2%
Union	548,256	200,769	186,951	6.7%
Warren	107,379	45,161	41,870	6.8%

Sources: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates. Hunterdon County % Non-Seasonally Vacant: U.S. Census Bureau, 2011-13 American Community Survey 3-Year Estimates.

Table 44: Deficient Housing Concentration, 2013

	Total Housing Units	% Occupied Housing without Complete Kitchen Facilities	% Occupied Housing without Complete Plumbing Facilities
United States	132,808,137	0.8%	0.4%
New Jersey	3,578,260	0.7%	0.3%
Atlantic	127,288	0.9%	0.7%
Bergen	355,099	0.3%	0.1%
Burlington	177,010	0.3%	0.2%
Camden	205,780	0.7%	0.1%
Cape May	98,680	1.3%	0.4%
Cumberland	56,196	0.3%	0.1%
Essex	313,760	1.1%	0.4%
Gloucester	111,438	0.6%	0.3%
Hudson	274,540	0.8%	0.4%
Hunterdon	49,658	0.4%	0.2%
Mercer	144,228	0.5%	0.6%
Middlesex	298,129	0.6%	0.3%
Monmouth	259,791	0.6%	0.1%
Morris	190,770	0.9%	0.4%
Ocean	279,034	0.8%	0.4%
Passaic	176,171	0.8%	0.7%
Salem	27,546	1.4%	1.4%
Somerset	125,062	0.3%	0.2%
Sussex	62,150	0.7%	0.2%
Union	200,769	1.4%	0.9%
Warren	45,161	0.5%	0.5%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 45: Overcrowded Housing, 2013

	Total Occupied Housing Units	% of Occupied Housing Units with More than One Occupant per Room	% of Owner Occupied Housing Units with More than One Occupant per Room	% of Renter Occupied Housing Units with More than One Occupant per Room
United States	115,731,304	3.3%	1.1%	6.2%
New Jersey	3,181,152	3.4%	0.8%	7.6%
Atlantic	101,243	3.7%	1.2%	7.5%
Bergen	335,087	2.3%	0.7%	4.7%
Burlington	164,194	1.3%	0.6%	3.4%
Camden	185,772	2.2%	0.6%	4.9%
Cape May	40,506	1.3%	0.6%	2.7%
Cumberland	50,047	3.8%	1.0%	8.2%
Essex	276,690	4.9%	0.8%	7.5%
Gloucester	103,963	1.1%	0.5%	3.4%
Hudson	246,114	7.0%	1.1%	8.7%
Hunterdon	46,512	1.6%	0.3%	7.9%
Mercer	131,326	2.3%	0.7%	4.8%
Middlesex	282,106	4.2%	0.9%	9.2%
Monmouth	233,249	1.5%	0.3%	4.8%
Morris	180,148	1.3%	0.3%	4.1%
Ocean	221,050	1.9%	0.5%	7.5%
Passaic	162,526	8.9%	1.8%	15.4%
Salem	24,635	1.1%	0.6%	1.8%
Somerset	114,778	1.9%	0.7%	5.1%
Sussex	54,103	1.0%	0.5%	2.6%
Union	185,405	6.7%	1.2%	13.5%
Warren	41,698	1.5%	0.3%	4.4%

Source: U.S. Census Bureau, 2011-13 American Community Survey 3-Year Estimates.

Table 46: Age of Housing Stock, 2013

	% of Housing Units Built 2010 or later	% of Housing Units Built 2000 to 2009	% of Housing Units Built 1990 to 1999	% of Housing Units Built 1980 to 1989	% of Housing Units Built 1970 to 1979	% of Housing Units Built 1960 to 1969	% of Housing Units Built 1950 to 1959	% of Housing Units Built 1940 to 1949	% of Housing Units Built 1939 or earlier	% of Housing Units Built before 1960
United States	1.5%	14.9%	14.1%	13.8%	15.8%	10.9%	10.8%	5.3%	13.1%	29.2%
New Jersey	0.9%	9.5%	9.2%	12.4%	13.0%	13.5%	15.5%	8.0%	17.8%	41.4%
Atlantic	0.9%	11.6%	7.8%	18.1%	14.7%	14.7%	12.3%	5.0%	15.0%	32.4%
Bergen	0.8%	6.2%	5.9%	8.0%	8.6%	15.3%	23.1%	12.4%	19.8%	55.3%
Burlington	0.8%	11.5%	13.7%	15.6%	16.0%	14.6%	13.1%	3.1%	11.6%	27.8%
Camden	0.7%	6.2%	6.7%	11.3%	18.1%	15.3%	15.5%	9.5%	16.7%	41.7%
Cape May	0.5%	15.9%	10.5%	18.3%	12.8%	9.5%	10.9%	4.2%	17.5%	32.5%
Cumberland	1.4%	9.5%	7.0%	11.1%	15.0%	15.1%	15.1%	7.7%	18.2%	41.0%
Essex	0.8%	7.2%	5.9%	6.3%	10.9%	10.8%	17.4%	12.3%	28.4%	58.2%
Gloucester	1.3%	13.5%	13.8%	16.0%	15.2%	12.3%	12.3%	4.8%	10.7%	27.8%
Hudson	1.6%	13.2%	5.2%	5.7%	9.8%	9.8%	11.5%	8.6%	34.6%	54.7%
Hunterdon	0.5%	9.1%	13.5%	22.0%	13.5%	8.6%	10.1%	3.6%	19.1%	32.8%
Mercer	1.1%	8.8%	10.3%	11.0%	11.6%	12.2%	16.0%	8.8%	20.2%	45.0%
Middlesex	1.1%	8.4%	9.8%	19.2%	12.6%	15.2%	17.8%	5.6%	10.4%	33.8%
Monmouth	1.2%	10.1%	10.8%	14.5%	13.5%	15.8%	14.0%	5.1%	15.0%	34.1%
Morris	0.6%	8.6%	12.9%	12.9%	16.0%	14.4%	15.3%	5.3%	14.0%	34.6%
Ocean	0.9%	15.1%	12.8%	18.3%	20.9%	13.9%	10.0%	3.5%	4.6%	18.1%
Passaic	0.5%	5.6%	6.1%	7.0%	8.4%	16.9%	19.8%	15.8%	19.8%	55.5%
Salem	0.9%	8.2%	8.3%	8.1%	20.0%	11.4%	18.0%	8.7%	16.4%	43.1%
Somerset	1.1%	11.0%	17.5%	20.2%	10.8%	13.4%	10.4%	4.6%	10.9%	26.0%
Sussex	0.3%	9.0%	10.6%	17.8%	21.6%	12.9%	10.7%	4.3%	12.7%	27.7%
Union	1.2%	6.4%	4.8%	6.1%	6.2%	13.4%	23.0%	15.5%	23.4%	62.0%
Warren	0.2%	11.5%	14.7%	9.4%	16.2%	7.9%	8.4%	4.8%	26.9%	40.1%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 47: Median Home Values for Owner-Occupied Units, 2000-2013

	MHV, 2000	MHV, 2010	MHV, 2013	Change MHV, 2000 - 2013	% Change MHV, 2000 - 2013	Change MHV, 2010 - 2013	% Change MHV, 2010 - 2013
United States	\$111,800	\$179,900	\$173,900	\$62,100	55.5%	-\$6,000	-3.3%
New Jersey	\$167,900	\$339,200	\$307,700	\$139,800	83.3%	-\$31,500	-9.3%
Atlantic	\$118,300	\$238,400	\$218,600	\$100,300	84.8%	-\$19,800	-8.3%
Bergen	\$240,800	\$463,800	\$435,100	\$194,300	80.7%	-\$28,700	-6.2%
Burlington	\$134,000	\$265,500	\$244,500	\$110,500	82.5%	-\$21,000	-7.9%
Camden	\$110,200	\$218,300	\$189,900	\$79,700	72.3%	-\$28,400	-13.0%
Cape May	\$138,000	\$327,300	\$308,200	\$170,200	123.3%	-\$19,100	-5.8%
Cumberland	\$89,200	\$177,600	\$158,800	\$69,600	78.0%	-\$18,800	-10.6%
Essex	\$188,400	\$374,000	\$340,800	\$152,400	80.9%	-\$33,200	-8.9%
Gloucester	\$118,200	\$232,100	\$207,900	\$89,700	75.9%	-\$24,200	-10.4%
Hudson	\$162,800	\$352,600	\$325,900	\$163,100	100.2%	-\$26,700	-7.6%
Hunterdon	\$246,700	\$411,400	\$380,700	\$134,000	54.3%	-\$30,700	-7.5%
Mercer	\$143,600	\$293,600	\$275,200	\$131,600	91.6%	-\$18,400	-6.3%
Middlesex	\$164,400	\$341,300	\$312,900	\$148,500	90.3%	-\$28,400	-8.3%
Monmouth	\$195,800	\$399,900	\$380,600	\$184,800	94.4%	-\$19,300	-4.8%
Morris	\$250,400	\$444,100	\$414,000	\$163,600	65.3%	-\$30,100	-6.8%
Ocean	\$128,000	\$279,200	\$257,700	\$129,700	101.3%	-\$21,500	-7.7%
Passaic	\$185,300	\$365,200	\$331,900	\$146,600	79.1%	-\$33,300	-9.1%
Salem	\$104,600	\$196,100	\$184,900	\$80,300	76.8%	-\$11,200	-5.7%
Somerset	\$222,400	\$398,200	\$400,900	\$178,500	80.3%	\$2,700	0.7%
Sussex	\$157,600	\$293,700	\$267,900	\$110,300	70.0%	-\$25,800	-8.8%
Union	\$185,200	\$378,300	\$346,300	\$161,100	87.0%	-\$32,000	-8.5%
Warren	\$156,400	\$287,700	\$255,400	\$99,000	63.3%	-\$32,300	-11.2%

Source: U.S. Census Bureau, 2000 Decennial Census and 2010 and 2013 American Community Survey 1-Year Estimates.

Table 48: Cost Burdened Housing Units, 2013

	% Occupied Housing with Income Burden of 30% or More	% Occupied Housing with Income Burden of 35% or More	% Renter Occupied Housing with Income Burden of 30% or More	% Renter Occupied Housing with Income Burden of 35% or More	% Owner-Occupied Housing with Income Burden of 30% or More	% Owner-Occupied Housing with Income Burden of 35% or More
United States	34.6%	27.5%	51.5%	42.5%	25.5%	19.5%
New Jersey	42.5%	34.4%	53.8%	45.1%	36.5%	28.7%
Atlantic	48.2%	39.0%	59.6%	49.4%	42.8%	34.0%
Bergen	43.4%	36.0%	52.3%	44.5%	38.8%	31.5%
Burlington	35.7%	27.7%	50.3%	41.6%	31.9%	24.1%
Camden	42.9%	33.9%	59.2%	47.9%	34.9%	27.0%
Cape May	38.8%	32.6%	60.5%	52.1%	33.9%	28.3%
Cumberland	45.9%	38.2%	66.5%	60.2%	34.2%	25.8%
Essex	49.9%	41.4%	55.3%	45.6%	43.6%	36.4%
Gloucester	36.6%	28.8%	50.2%	43.7%	32.8%	24.7%
Hudson	46.8%	38.4%	49.7%	41.3%	40.5%	32.0%
Hunterdon	33.1%	26.1%	55.4%	42.0%	29.5%	23.6%
Mercer	39.0%	31.4%	51.4%	44.1%	32.4%	24.7%
Middlesex	41.0%	33.1%	50.0%	41.2%	36.0%	28.7%
Monmouth	40.1%	32.1%	57.5%	47.7%	34.2%	26.9%
Morris	34.8%	26.7%	41.1%	33.5%	32.9%	24.7%
Ocean	43.5%	34.9%	61.7%	52.2%	39.2%	30.8%
Passaic	51.4%	42.9%	62.7%	53.8%	42.2%	34.0%
Salem	34.9%	29.0%	52.3%	49.5%	28.2%	21.1%
Somerset	34.5%	28.0%	40.7%	37.0%	32.8%	25.5%
Sussex	37.9%	28.1%	53.3%	45.6%	35.1%	24.9%
Union	46.3%	38.8%	56.2%	49.1%	39.0%	31.3%
Warren	40.6%	29.9%	53.8%	35.6%	35.0%	27.5%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 49: Foreclosures, 2014

	Number of Foreclosures	% of Statewide Foreclosures	Foreclosure Rate (per 1,000 Housing Units)	% Change in Foreclosures, 2010-14
New Jersey	20,299	100.0%	5.7	-7.0%
Atlantic	1,276	6.3%	10.0	18.8%
Bergen	1,379	6.8%	3.9	-10.3%
Burlington	1,331	6.6%	7.5	1.5%
Camden	1,711	8.4%	8.3	6.7%
Cape May	338	1.7%	3.4	-14.0%
Cumberland	425	2.1%	7.6	6.0%
Essex	1,765	8.7%	5.6	-12.0%
Gloucester	944	4.7%	8.5	23.1%
Hudson	925	4.6%	3.4	-30.7%
Hunterdon	215	1.1%	4.3	-2.3%
Mercer	828	4.1%	5.7	-0.8%
Middlesex	1,418	7.0%	4.8	-16.0%
Monmouth	1,252	6.2%	4.8	-15.3%
Morris	728	3.6%	3.8	-5.0%
Ocean	1,654	8.1%	5.9	-7.0%
Passaic	1,106	5.4%	6.3	-16.5%
Salem	210	1.0%	7.6	6.1%
Somerset	498	2.5%	4.0	-18.1%
Sussex	639	3.1%	10.3	-4.1%
Union	1,305	6.4%	6.5	-13.7%
Warren	352	1.7%	7.8	5.7%

Source: NJ Department of Banking and Insurance, Residential Mortgage Foreclosure Statistics (2010 and 2014); U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates.

Table 53: Change in HUD Subsidized Housing Units, 2011-2013

	HUD Subsidized Units	Public Housing	Housing Choice Vouchers	Mod Rehab	Section 8 NC/SR (Project-based)	Section 236	Multi-Family Other	LIHTC
New Jersey	-349	-1,248	1,659	-242	-522	-526	529	873
Atlantic	266	65	241	0	0	-68	28	0
Bergen	431	0	64	0	-69	350	86	414
Cape May	-29	0	-29	0	0	0	0	0
Essex	1,621	-670	769	14	160	39	1308	236
Hudson	891	-174	50	4	914	-8	106	337
Middlesex	-546	-178	119	1	-133	-65	-290	347
Monmouth	-535	-136	309	0	-459	-268	19	963
Ocean	30	0	128	0	0	0	-98	277
Union	1,063	10	45	0	892	0	116	72
Sandy County Total	3,192	-1,083	1,696	19	1,305	-20	1,275	2,646
Non-Sandy County Total	-3,541	-165	-37	-261	-1,827	-506	-746	1,363

Source: HUD, 2011 and 2013 Picture of Subsidized Households.

Table 54: Storm Damage and Subsidized Housing Concentration, 2013

	% of State Housing with Major and Severe Damage	% Share of State HUD Subsidized Housing	Homes with Major and Severe Damage % of All Housing	HUD Subsidized % of All Housing
New Jersey	100.0%	100.0%	1.6%	4.8%
Atlantic	15.6%	4.4%	6.9%	5.9%
Bergen	5.1%	6.8%	0.8%	3.3%
Cape May	4.4%	0.8%	2.5%	1.3%
Essex	0.7%	22.2%	0.1%	12.2%
Hudson	7.9%	15.3%	1.6%	9.6%
Middlesex	3.5%	6.0%	0.7%	3.5%
Monmouth	20.4%	6.0%	4.4%	4.0%
Ocean	39.7%	3.2%	8.0%	2.0%
Union	1.1%	6.2%	0.3%	5.3%
Sandy County Total	98.4%	71.0%	2.5%	5.5%
Non-Sandy County Total	1.6%	29.0%	0.1%	3.6%

Source: HUD, 2013 Picture of Subsidized Households; U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates; FEMA, 2013 FEMA Information and Data Analysis Data 20521;

Table 55: Storm Damage & Minority, Same-Sex Household, & Immigrant Concentration, 2012

	Homes with Major and Severe Damage % of All Housing	% of State Housing with Major and Severe Damage	% of Population that is Minority	% of Households that are Same-Sex Partnered	% of Population that is Foreign-Born	% of State Minorities	% of State Same-Sex Partnered Households	% of State Foreign-Born Population
New Jersey	1.6%	100.0%	31.1%	0.5%	21.2%	100.0%	100.0%	100.0%
Atlantic	6.9%	15.6%	33.5%	0.3%	17.8%	3.4%	2.3%	2.6%
Bergen	0.8%	5.1%	28.7%	0.3%	30.5%	9.6%	6.4%	14.9%
Cape May	2.5%	4.4%	9.2%	1.2%	4.9%	0.3%	3.1%	0.3%
Essex	0.1%	0.7%	58.7%	0.5%	24.4%	16.8%	9.8%	10.2%
Hudson	1.6%	7.9%	44.3%	0.7%	41.8%	10.5%	12.1%	14.5%
Middlesex	0.7%	3.5%	37.7%	0.4%	31.1%	11.3%	6.9%	13.6%
Monmouth	4.4%	20.4%	17.0%	0.8%	13.1%	3.9%	12.0%	4.4%
Ocean	8.0%	39.7%	7.9%	0.3%	7.5%	1.7%	3.9%	2.3%
Union	0.3%	1.1%	40.6%	0.6%	27.3%	8.0%	7.0%	7.9%
Sandy County Total	2.5%	98.4%	33.9%	0.5%	25.1%	65.4%	63.4%	70.6%
Non-Sandy County Total	0.1%	1.6%	26.8%	0.4%	15.6%	34.6%	36.6%	29.4%

Source: U.S. Census Bureau, 2012 American Community Survey 1-Year Estimates; FEMA, 2013 FEMA Information and Data Analysis Data 20521.

Table 56: Storm Damage and Female, Married, Single Parent & Disabled Concentration, 2012

	Homes with Major and Severe Damage % of All Housing	% of State Housing with Major and Severe Damage	% of Population that is Female	% of Population that is Married	% of Households that are Single Parent	% of Population that is Disabled	% of State Females	% of State Married Population	% of State Single Parent Households	% of State Disabled Population
New Jersey	1.6%	100.0%	51.3%	49.2%	9.0%	10.2%	100.0%	100.0%	100.0%	100.0%
Atlantic	6.9%	15.6%	51.3%	45.9%	10.6%	12.3%	3.1%	2.9%	3.7%	3.7%
Bergen	0.8%	5.1%	51.7%	54.5%	6.4%	8.2%	10.5%	11.6%	7.4%	8.4%
Cape May	2.5%	4.4%	51.3%	52.3%	5.7%	15.2%	1.1%	1.2%	0.8%	1.6%
Essex	0.1%	0.7%	52.0%	39.8%	14.4%	13.2%	9.0%	7.0%	13.9%	11.5%
Hudson	1.6%	7.9%	50.3%	42.2%	11.3%	9.1%	7.2%	6.4%	9.7%	6.6%
Middlesex	0.7%	3.5%	50.8%	51.4%	8.0%	8.1%	9.2%	9.7%	7.8%	7.4%
Monmouth	4.4%	20.4%	51.4%	54.1%	6.7%	9.7%	7.1%	7.8%	5.5%	6.8%
Ocean	8.0%	39.7%	52.1%	53.1%	6.1%	12.9%	6.7%	7.0%	4.7%	8.3%
Union	0.3%	1.1%	51.4%	45.4%	12.3%	8.9%	6.2%	5.6%	7.9%	5.4%
Sandy County Total	2.5%	98.4%	51.4%	48.7%	9.2%	10.1%	60.0%	59.4%	61.4%	59.5%
Non-Sandy County Total	0.1%	1.6%	51.1%	49.9%	8.8%	10.4%	40.0%	40.6%	38.6%	40.5%

Source: U.S. Census Bureau, 2012 American Community Survey 1-Year Estimates; FEMA, 2013 FEMA Information and Data Analysis Data 20521.

Table 57: Storm Damage and Religious Affiliation, 2010

	Homes with Major and Severe Damage % of All Housing	% of State Housing with Major and Severe Damage	% Protestant	% Catholic	% Orthodox	% Latter-day Saints	% Judaism	% Muslim	% Buddhist	% Hindu	% Other	% No Affiliation
New Jersey	1.6%	100.0%	11.5%	36.8%	0.8%	0.4%	2.5%	1.8%	0.3%	0.5%	0.1%	45.3%
Atlantic	6.9%	15.6%	12.1%	24.0%	0.6%	0.4%	1.4%	3.4%	0.0%	0.7%	0.1%	57.3%
Bergen	0.8%	5.1%	9.4%	47.5%	1.6%	0.2%	4.2%	0.5%	0.1%	0.8%	0.1%	35.5%
Cape May	2.5%	4.4%	17.2%	36.5%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	45.4%
Essex	0.1%	0.7%	14.6%	33.4%	0.8%	0.6%	3.0%	3.0%	1.2%	0.0%	0.1%	43.3%
Hudson	1.6%	7.9%	7.1%	44.3%	1.0%	0.7%	0.6%	3.3%	0.2%	1.3%	0.0%	41.6%
Middlesex	0.7%	3.5%	8.8%	39.8%	1.7%	0.2%	1.8%	2.2%	0.4%	1.3%	0.1%	43.8%
Monmouth	4.4%	20.4%	9.5%	41.6%	1.0%	0.2%	3.3%	1.2%	0.1%	0.1%	0.1%	42.8%
Ocean	8.0%	39.7%	7.8%	30.1%	0.2%	0.2%	9.0%	0.5%	0.0%	0.0%	0.0%	52.2%
Union	0.3%	1.1%	13.7%	46.1%	1.1%	0.5%	2.6%	2.0%	0.1%	0.1%	0.2%	33.8%
Sandy County Total	2.5%	98.4%	10.4%	39.6%	1.1%	0.3%	3.3%	1.9%	0.3%	0.6%	0.1%	42.5%
Non-Sandy County Total	0.1%	1.6%	13.2%	32.6%	0.5%	0.4%	1.3%	1.8%	0.2%	0.5%	0.1%	49.4%

Source: Association of Statisticians of American Religious Bodies, 2010 Religious Congregations & Membership Study

Table 58: Disability Status, 2013

	% with a Disability*	% with a Physical Disability**	% of Population 5 to 17 years with a Disability	% of Population 18-64 with a Disability	% of Population 65 and over with a Disability
United States	12.6%	7.1%	5.4%	10.5%	36.4%
New Jersey	10.6%	6.1%	4.7%	8.0%	33.5%
Atlantic	13.8%	8.3%	7.1%	11.2%	37.3%
Bergen	8.2%	4.3%	2.9%	5.1%	28.8%
Burlington	11.1%	6.2%	4.8%	8.5%	32.5%
Camden	14.3%	8.2%	6.7%	11.8%	41.1%
Cape May	14.7%	8.5%	3.0%	10.5%	34.6%
Cumberland	17.0%	10.2%	6.7%	16.2%	42.4%
Essex	13.1%	7.3%	6.2%	11.5%	38.8%
Gloucester	13.6%	7.8%	6.4%	11.5%	38.7%
Hudson	10.4%	6.5%	6.5%	8.0%	37.7%
Hunterdon	8.6%	3.3%	3.4%	5.9%	27.5%
Mercer	9.5%	5.3%	4.1%	7.9%	28.2%
Middlesex	9.3%	5.5%	5.4%	6.5%	32.5%
Monmouth	9.4%	5.2%	4.5%	6.3%	31.1%
Morris	8.0%	3.9%	3.0%	4.9%	29.6%
Ocean	13.7%	8.6%	3.9%	9.7%	35.5%
Passaic	8.8%	5.2%	3.3%	6.8%	31.4%
Salem	16.8%	9.4%	3.4%	15.6%	41.5%
Somerset	7.7%	4.1%	3.3%	5.1%	29.3%
Sussex	8.8%	5.8%	3.6%	6.0%	31.6%
Union	9.3%	4.8%	5.1%	6.9%	32.0%
Warren	11.5%	6.6%	5.5%	8.9%	32.9%

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates

* Includes all disabilities including hearing, vision, cognitive, ambulatory, self-care, and independent living

**Defined as having an ambulatory disability

Table 59: Disabled Population by Disability Type, 2013

	Total Disabled Population	With Hearing Disability	With Vision Disability	With Cognitive Disability	With Ambulatory Disability	With Self-care Disability	With Independent Living Disability
New Jersey	935,833	238,825	181,923	325,817	500,341	199,081	351,099
Atlantic	37,593	9,602	7,670	15,711	21,261	7,616	13,760
Bergen	74,977	22,803	12,846	24,718	37,672	17,137	29,765
Burlington	48,445	12,381	6,973	18,286	25,361	9,419	18,172
Camden	72,384	16,810	14,686	30,119	39,064	16,688	29,360
Cape May	13,858	4,229	3,081	4,113	7,595	2,389	5,274
Cumberland	24,796	5,131	4,878	9,581	13,777	5,882	9,455
Essex	101,747	18,852	34,517	31,675	52,562	20,220	34,604
Gloucester	39,230	10,547	6,106	15,060	21,227	8,553	15,781
Hudson	68,358	9,800	17,425	24,518	39,776	16,096	26,011
Hunterdon	10,393	3,494	1,487	3,634	3,842	1,295	3,492
Mercer	34,612	9,695	6,085	13,089	18,067	5,735	12,313
Middlesex	76,070	19,565	10,755	25,061	42,461	18,191	28,588
Monmouth	58,759	15,768	11,033	19,759	31,052	11,696	20,588
Morris	39,680	12,437	5,819	13,174	18,406	8,241	16,738
Ocean	78,902	24,405	12,584	23,464	46,124	16,206	27,818
Passaic	44,240	11,212	7,986	14,202	24,477	9,336	18,942
Salem	10,750	3,741	1,618	3,540	5,660	1,670	3,192
Somerset	25,306	8,274	3,843	9,222	12,792	5,920	10,570
Sussex	12,761	4,046	2,198	4,000	7,974	2,967	4,122
Union	50,734	11,913	8,200	19,848	24,546	11,463	18,338
Warren	12,238	4,120	2,133	3,043	6,645	2,361	4,216

Source: U.S. Census Bureau, 2013 American Community Survey 1-Year Estimates

Table 60: Poverty by Disability Status, 2000-13

	2013 Poverty Rate for the Disabled	2013 Poverty Rate for the Non-Disabled	Difference	2000-13 Change in Poverty Rate for the Disabled	2000-13 Change in Poverty Rate for the Non-Disabled
United States	22.2%	14.5%	7.7%	4.6%	3.9%
New Jersey	16.7%	9.7%	7.0%	3.4%	2.5%
Atlantic	19.9%	13.6%	6.3%	4.7%	4.5%
Bergen	12.9%	6.7%	6.2%	4.5%	2.4%
Burlington	10.3%	5.0%	5.3%	1.5%	1.1%
Camden	20.0%	12.0%	8.0%	3.4%	3.4%
Cape May	16.9%	9.1%	7.8%	5.1%	1.6%
Cumberland	24.2%	16.2%	8.0%	3.3%	3.6%
Essex	25.1%	15.5%	9.6%	4.5%	1.9%
Gloucester	14.4%	7.3%	7.1%	3.8%	2.1%
Hudson	25.9%	15.8%	10.1%	7.2%	1.8%
Hunterdon*	--	--	--	--	--
Mercer	18.9%	10.3%	8.6%	5.6%	3.0%
Middlesex	12.2%	8.2%	4.0%	1.8%	2.4%
Monmouth	12.4%	6.4%	6.0%	0.6%	1.2%
Morris	9.9%	4.0%	5.9%	1.6%	0.8%
Ocean	11.6%	10.2%	1.4%	2.9%	4.3%
Passaic	22.4%	15.7%	6.7%	6.0%	5.2%
Salem	17.7%	11.6%	6.1%	3.6%	3.8%
Somerset	10.2%	4.6%	5.6%	2.6%	1.4%
Sussex	10.6%	5.2%	5.4%	1.6%	2.0%
Union	16.7%	10.2%	6.5%	5.1%	2.7%
Warren	12.1%	7.3%	4.8%	1.5%	2.8%

Source: U.S. Census Bureau, 2000 Decennial Census, 2013 American Community Survey 5-Year Estimates

*Estimates not available for Hunterdon County due to sample size limitations

Table 61: Supplementary Security Income Households, 2000-2013

	2000 SSI Households % of Total	2010 SSI Households % of Total	2013 SSI Households % of Total	2013 % of All State SSI Households	2000-13 Change	2010-13 Change
United States	4.4%	5.1%	5.4%	--	1.0%	0.2%
New Jersey	3.5%	4.1%	4.5%	100.0%	1.0%	0.4%
Atlantic	4.0%	5.5%	5.8%	4.1%	1.8%	0.3%
Bergen	2.4%	2.7%	3.5%	8.2%	1.1%	0.8%
Burlington	2.8%	3.4%	3.1%	3.5%	0.4%	-0.3%
Camden	4.4%	6.0%	6.6%	8.6%	2.2%	0.6%
Cape May	3.6%	2.8%	3.8%	1.0%	0.3%	1.0%
Cumberland	6.0%	7.3%	8.9%	3.1%	3.0%	1.6%
Essex	5.9%	6.2%	6.8%	13.0%	0.9%	0.6%
Gloucester	3.1%	3.6%	5.0%	3.6%	1.9%	1.4%
Hudson	5.5%	5.8%	4.9%	8.4%	-0.6%	-0.9%
Hunterdon	1.5%	1.6%	2.4%	0.8%	0.9%	0.8%
Mercer	3.4%	4.2%	4.6%	4.2%	1.2%	0.4%
Middlesex	2.9%	3.4%	4.1%	8.0%	1.2%	0.7%
Monmouth	2.7%	2.7%	4.0%	6.4%	1.3%	1.2%
Morris	1.9%	2.9%	3.0%	3.7%	1.1%	0.0%
Ocean	2.9%	3.1%	4.0%	6.0%	1.1%	0.9%
Passaic	4.9%	5.8%	4.9%	5.5%	0.0%	-0.9%
Salem	4.1%	5.6%	4.9%	0.8%	0.8%	-0.7%
Somerset	1.7%	2.4%	2.3%	1.8%	0.6%	-0.1%
Sussex	2.6%	4.8%	3.0%	1.1%	0.4%	-1.9%
Union	3.7%	4.0%	5.3%	6.9%	1.6%	1.2%
Warren	3.1%	4.1%	4.2%	1.2%	1.1%	0.1%

Source: U.S. Census Bureau, 2000 Decennial Census; 2010 and 2013 American Community Survey 1-Year Estimates

Table 69: Community Reinvestment Act (CRA) Performance Ratings, State Chartered Banks

	2010	2011	2012	2013	2014	2015 YTD
Num. of Performance Reviews	15	23	21	18	21	8
Satisfactory	86.7%	87.0%	85.7%	77.8%	81.0%	100.0%
Outstanding	6.7%	4.3%	9.5%	5.6%	14.3%	0.0%
Needs to Improve	6.7%	8.7%	4.8%	16.7%	4.8%	0.0%

Source: Federal Deposit Insurance Corporation, Community Reinvestment Act (CRA) Performance Ratings

Table 70: Small Business Loans by Neighborhood Income, 2013

	Low Income	Moderate Income	Middle Income	Upper Income	Income Unknown	All Loans
New Jersey	10,144	23,475	59,300	84,967	3,022	180,908
Atlantic	259	498	2,155	1,134	64	4,110
Bergen*	0	590	6,156	19,020	344	26,110
Burlington*	0	596	2,762	3,594	106	7,058
Camden	273	1,192	3,576	2,544	140	7,725
Cape May	42	568	941	749	52	2,352
Cumberland	113	137	798	313	32	1,393
Essex	1,867	2,343	1,902	7,132	234	13,478
Gloucester*	0	456	2,066	1,323	82	3,927
Hudson	375	2,202	2,864	4,014	140	9,595
Hunterdon*	0	209	614	2,489	108	3,420
Mercer	396	610	1,572	3,446	64	6,088
Middlesex	581	1,994	9,347	5,254	222	17,398
Monmouth	542	1,305	6,801	7,423	310	16,381
Morris	34	411	2,701	9,323	242	12,711
Ocean	4,158	6,278	5,795	463	273	16,967
Passaic	738	1,066	1,547	5,517	114	8,982
Salem	20	60	371	118	13	582
Somerset*	0	683	1,826	5,520	162	8,191
Sussex*	0	108	1,537	837	97	2,579
Union	746	2,040	3,490	3,520	161	9,957
Warren*	0	129	479	1,234	62	1,904

Source: Federal Financial Institutions Examination Council, 2013 CRA Lending Data

*According to FFIEC criteria, Bergen, Burlington, Gloucester, Hunterdon, Somerset, Sussex, and Warren counties do not have any low income neighborhoods

Table 71: Small Business Loans by Neighborhood Income % of All Small Business Loans, 2013

	Low Income	Moderate Income	Middle Income	Upper Income	Income Unknown
New Jersey	5.6%	13.0%	32.8%	47.0%	1.7%
Atlantic	6.3%	12.1%	52.4%	27.6%	1.6%
Bergen*	0.0%	2.3%	23.6%	72.8%	1.3%
Burlington*	0.0%	8.4%	39.1%	50.9%	1.5%
Camden	3.5%	15.4%	46.3%	32.9%	1.8%
Cape May	1.8%	24.1%	40.0%	31.8%	2.2%
Cumberland	8.1%	9.8%	57.3%	22.5%	2.3%
Essex	13.9%	17.4%	14.1%	52.9%	1.7%
Gloucester*	0.0%	11.6%	52.6%	33.7%	2.1%
Hudson	3.9%	22.9%	29.8%	41.8%	1.5%
Hunterdon*	0.0%	6.1%	18.0%	72.8%	3.2%
Mercer	6.5%	10.0%	25.8%	56.6%	1.1%
Middlesex	3.3%	11.5%	53.7%	30.2%	1.3%
Monmouth	3.3%	8.0%	41.5%	45.3%	1.9%
Morris	0.3%	3.2%	21.2%	73.3%	1.9%
Ocean	24.5%	37.0%	34.2%	2.7%	1.6%
Passaic	8.2%	11.9%	17.2%	61.4%	1.3%
Salem	3.4%	10.3%	63.7%	20.3%	2.2%
Somerset*	0.0%	8.3%	22.3%	67.4%	2.0%
Sussex*	0.0%	4.2%	59.6%	32.5%	3.8%
Union	7.5%	20.5%	35.1%	35.4%	1.6%
Warren*	0.0%	6.8%	25.2%	64.8%	3.3%

Source: Federal Financial Institutions Examination Council, 2013 CRA Lending Data

*According to FFIEC criteria, Bergen, Burlington, Gloucester, Hunterdon, Somerset, Sussex, and Warren counties do not have any low income neighborhoods

Table 72: Small Business Neighborhood Loan Rate by Neighborhood Income, 2013

	Low Income	Moderate Income	Middle Income	Upper Income	Income Unknown
New Jersey	53	61	76	133	1,511
Atlantic	37	38	67	71	64
Bergen*	0	148	150	143	0
Burlington*	0	27	54	92	0
Camden	18	43	58	116	0
Cape May	21	95	63	83	0
Cumberland	28	27	50	52	0
Essex	28	33	37	297	0
Gloucester*	0	51	53	88	0
Hudson	34	39	53	89	0
Hunterdon*	0	209	102	131	0
Mercer	26	44	68	144	0
Middlesex	53	100	89	138	0
Monmouth	54	77	102	151	0
Morris	34	103	96	139	0
Ocean	297	165	82	463	0
Passaic	37	53	91	131	114
Salem	7	15	25	59	0
Somerset*	0	62	96	145	0
Sussex*	0	36	53	93	0
Union	53	58	106	135	0
Warren*	0	43	68	95	0

Source: Federal Financial Institutions Examination Council, 2013 CRA Lending Data

*According to FFIEC criteria, Bergen, Burlington, Gloucester, Hunterdon, Somerset, Sussex, and Warren counties do not have any low income neighborhoods

Table 73: HUD Housing Discrimination Complaints, 2001-2015

	Number of Cases Reported	Cases per 100,000 Population	% of Statewide Total
New Jersey	1,305	14.60	100.0%
Atlantic County	57	20.7	4.4%
Bergen County	171	18.3	13.1%
Burlington County	44	9.8	3.4%
Camden County	89	17.4	6.8%
Cape May County	9	9.4	0.7%
Cumberland County	20	12.7	1.5%
Essex County	211	26.5	16.2%
Gloucester County	36	12.4	2.8%
Hudson County	125	18.7	9.6%
Hunterdon County	9	7.1	0.7%
Mercer County	67	18.0	5.1%
Middlesex County	99	11.8	7.6%
Monmouth County	95	15.1	7.3%
Morris County	40	8.0	3.1%
Ocean County	68	11.6	5.2%
Passaic County	55	10.8	4.2%
Salem County	5	7.7	0.4%
Somerset County	20	6.0	1.5%
Sussex County	8	5.5	0.6%
Union County	64	11.6	4.9%
Warren County	13	12.2	1.0%

Source: HUD

Table 74: Number of Housing Cases Received by DCR, FY2010 – 2014

	FY2010	FY2011	FY2012	FY2013	FY2014	FY2010 - 2014 Avg. Annual Change	FY2010 - 2014 Avg. Annual % Change
New Jersey	239	216	199	101	118	-30	-12.5%
Atlantic	2	3	6	4	5	1	35.4%
Bergen	64	31	39	14	18	-12	-15.3%
Burlington	9	9	6	4	2	-2	-29.2%
Camden	21	7	11	4	8	-3	6.7%
Cape May	2	3	1	0	2	0	-38.9%
Cumberland	6	2	1	0	0	-2	-54.2%
Essex	23	35	15	18	14	-2	-1.8%
Gloucester	5	2	9	4	2	-1	46.1%
Hudson	24	30	25	2	6	-5	29.1%
Hunterdon	2	2	1	0	3	0	0.0%
Mercer	11	9	8	9	14	1	9.7%
Middlesex	18	27	4	9	4	-4	8.6%
Monmouth	13	18	20	8	7	-2	-5.7%
Morris	11	5	8	4	3	-2	-17.4%
Ocean	3	8	5	3	4	0	0.0%
Passaic	10	8	24	2	4	-2	47.1%
Salem	0	2	0	0	0	0	-33.3%
Somerset	4	2	1	1	12	2	250.0%
Sussex	1	2	0	4	0	0	0.0%
Union	7	8	14	10	10	1	15.2%
Warren	3	3	1	1	0	-1	-41.7%

Source: NJ Division of Civil Rights

Table 75: Percent of Current DCR Housing Cases by County, FY2014

	Cases	% of Statewide Cases	Cases per 100,000 Population
New Jersey	118	100.0%	1.3
Atlantic	5	4.2%	1.8
Bergen	18	15.3%	1.9
Burlington	2	1.7%	0.4
Camden	8	6.8%	1.6
Cape May	2	1.7%	2.1
Cumberland	0	0.0%	0.0
Essex	14	11.9%	1.8
Gloucester	2	1.7%	0.7
Hudson	6	5.1%	0.9
Hunterdon	3	2.5%	2.4
Mercer	14	11.9%	3.8
Middlesex	4	3.4%	0.5
Monmouth	7	5.9%	1.1
Morris	3	2.5%	0.6
Ocean	4	3.4%	0.7
Passaic	4	3.4%	0.8
Salem	0	0.0%	0.0
Somerset	12	10.2%	3.6
Sussex	0	0.0%	0.0
Union	10	8.5%	1.8
Warren	0	0.0%	0.0

Source: NJ Division of Civil Rights

Table 76: DCR Housing Complaints by County and Type, FY2010- 2015 YTD

	Disability (Physical)	Race	Source of Income	Disability (Mental)	National Origin	Familial Status	Sex	Creed	Reprisal	Marital Status	Gender Identity	Service Dog	Sexual Orientation	Ancestry	Color
New Jersey	253	200	108	91	89	70	45	25	20	7	5	3	3	1	1
Atlantic	9	3	1	5	1	1	0	0	1	0	0	0	0	0	0
Bergen	39	30	38	13	21	16	6	0	3	1	0	2	0	1	0
Burlington	10	10	2	5	1	3	3	0	0	1	0	0	0	0	0
Camden	15	16	5	7	1	1	5	0	1	1	1	0	0	0	0
Cape May	2	0	2	1	1	0	0	2	1	0	0	0	0	0	0
Cumberland	1	4	1	1	1	2	0	0	0	0	0	0	0	0	0
Essex	34	27	8	12	10	9	4	4	4	1	0	0	2	0	0
Gloucester	7	4	3	4	2	2	2	0	1	0	1	0	0	0	0
Hudson	22	18	7	13	11	7	2	4	1	0	1	1	1	0	0
Hunterdon	1	3	1	0	3	0	0	1	0	1	0	0	0	0	0
Mercer	16	21	6	2	2	0	3	1	1	1	1	0	0	0	0
Middlesex	19	10	6	5	8	3	3	4	2	1	0	0	0	0	1
Monmouth	23	11	3	6	9	4	7	2	3	0	0	0	0	0	0
Morris	14	3	2	5	5	1	3	1	0	0	0	0	0	0	0
Ocean	9	2	2	2	0	1	2	2	2	0	1	0	0	0	0
Passaic	10	9	14	3	3	11	1	1	0	0	0	0	0	0	0
Salem	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Somerset	2	14	2	0	0	2	1	0	0	0	0	0	0	0	0
Sussex	2	0	1	0	0	3	1	0	0	0	0	0	0	0	0
Union	15	14	2	6	8	4	1	2	0	0	0	0	0	0	0
Warren	1	1	2	1	2	0	1	1	0	0	0	0	0	0	0

Source: NJ Division of Civil Rights

Table 77: DCR Housing Complaints by Type, FY2010-2014

Basis	FY2010	FY2011	FY2012	FY2013	FY2014	Change FY2010-2014	% Change FY2010-2014
Disability(Physical)	66	59	53	30	27	-39	-59.1%
Race	55	48	38	19	32	-23	-41.8%
Source Of Income	28	14	28	18	14	-14	-50.0%
Disability (Mental)	21	17	18	17	12	-9	-42.9%
National Origin	19	26	25	3	12	-7	-36.8%
Familial Status	15	19	23	5	7	-8	-53.3%
Sex	9	17	10	1	7	-2	-22.2%
Creed	10	9	2	1	1	-9	-90.0%
Reprisal	5	6	2	5	2	-3	-60.0%
Marital Status	4	0	0	0	2	-2	-50.0%
Gender Identity	2	1	0	1	0	-2	-100.0%
Service Dog	2	0	0	0	1	-1	-50.0%
Sexual Orientation	1	0	0	1	1	0	0.0%
Ancestry	1	0	0	0	0	-1	-100.0%
Color	1	0	0	0	0	-1	-100.0%
TOTAL	239	216	199	101	118		

Source: NJ Division of Civil Rights

Table 78: High Cost Conventional Mortgage Loans as % of Total, 2013

	All Originated Loans	High Cost Loans (3% + Rate Spread)	High Cost Loans % of Total
New Jersey	53,880	178	0.3%
Atlantic	1,361	22	1.6%
Bergen	6,480	5	0.1%
Burlington	2,611	18	0.7%
Camden	2,147	6	0.3%
Cape May	2,099	20	1.0%
Cumberland	282	7	2.5%
Essex	3,391	3	0.1%
Gloucester	1,476	15	1.0%
Hudson	3,458	2	0.1%
Hunterdon	1,150	0	0.0%
Mercer	2,058	1	0.0%
Middlesex	4,733	12	0.3%
Monmouth	5,091	19	0.4%
Morris	4,361	3	0.1%
Ocean	4,107	25	0.6%
Passaic	1,901	4	0.2%
Salem	199	3	1.5%
Somerset	3,005	5	0.2%
Sussex	812	0	0.0%
Union	2,584	1	0.0%
Warren	555	7	1.3%
County Unknown	19	0	0.0%

Source: Consumer Financial Protection Bureau, 2013 Home Mortgage Disclosure Act Data

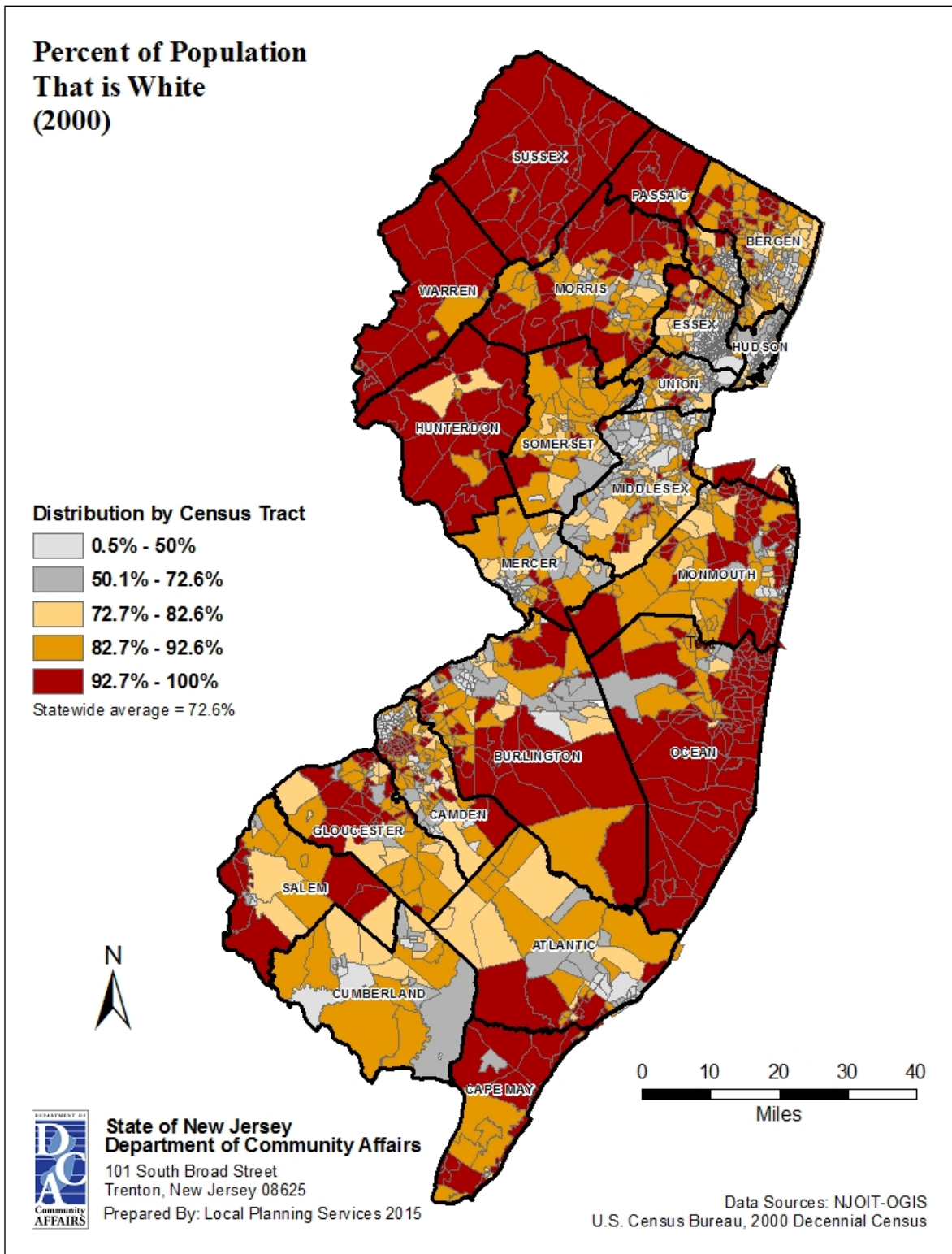
Table 92: Housing Counseling Agencies Serving High-Poverty Areas

Municipalities with more than 30% below Poverty	Percentage	Participating Housing Counseling Agencies
Clyde, (Franklin Twp.) Somerset County	56.2%	American Credit Alliance, Faith Fellowship CDC, Central Jersey Housing Resource Center, Navacore, Puerto Rican Action Board
Port Colden, (Washington Twp.) Warren County	42.9%	American Credit Alliance, Housing Partnership, Urban League of Morris County
Camden city, Camden County	39.8%	American Credit Alliance, Clarifi, Jersey Counseling and Housing Development, NJ Citizen Action, Urban League of Bergen County (Office space in Cherry Hill)
Salem city, Salem County	39.4%	Jersey Counseling and Housing Development
Hancocks Bridge (Lower Alloways Creek Township), Salem County New Jersey	36.9%	Jersey Counseling and Housing Development
Lakewood, Ocean County	35.9%	Affordable Housing Alliance of NJ, American Credit Alliance, Cuban American National Council, Navacore
Atlantic City city, Atlantic County	34.3%	Clarifi, Consumer Credit and Budget, Money Management International, Navacore
Asbury Park city, Monmouth County	34.2%	Affordable Housing Alliance of NJ, Cuban American National Council, Faith Fellowship CDC, Money Management International, Navacore
Paulsboro borough, Gloucester County	33.9%	American Credit Alliance, Clarifi, Jersey Counseling and Housing Development
New Brunswick city, Middlesex County	33.8%	Faith Fellowship CDC, NJ Citizen Action, Navacore, Puerto Rican Action Board
Bridgeton city, Cumberland County	33.5%	American Credit Alliance, Clarifi, Consumer Credit and Budget, Jersey Counseling and Housing Development, Money Management International
Columbia (Knowlton Twp), Warren County	30.7%	American Credit Alliance, Housing Partnership, Urban League of Morris County
Lakewood township, Ocean County	30.3%	Affordable Housing Alliance of NJ, American Credit Alliance, Cuban American National Council, Navacore
Passaic city, Passaic County	30.3%	NJ Citizen Action, Paterson Housing Authority, Paterson Task Force

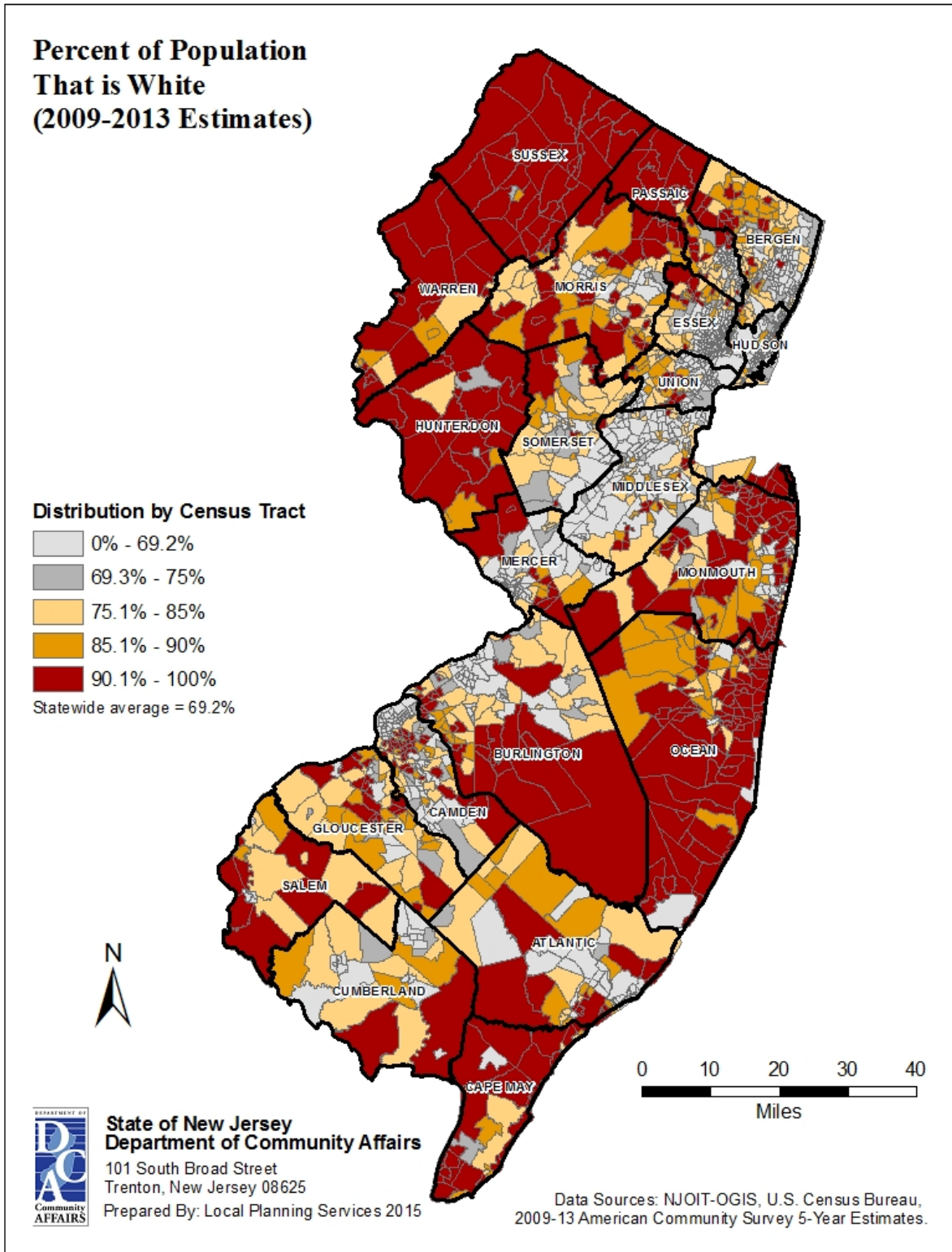
Source: New Jersey Housing and Mortgage Finance Agency.

Maps

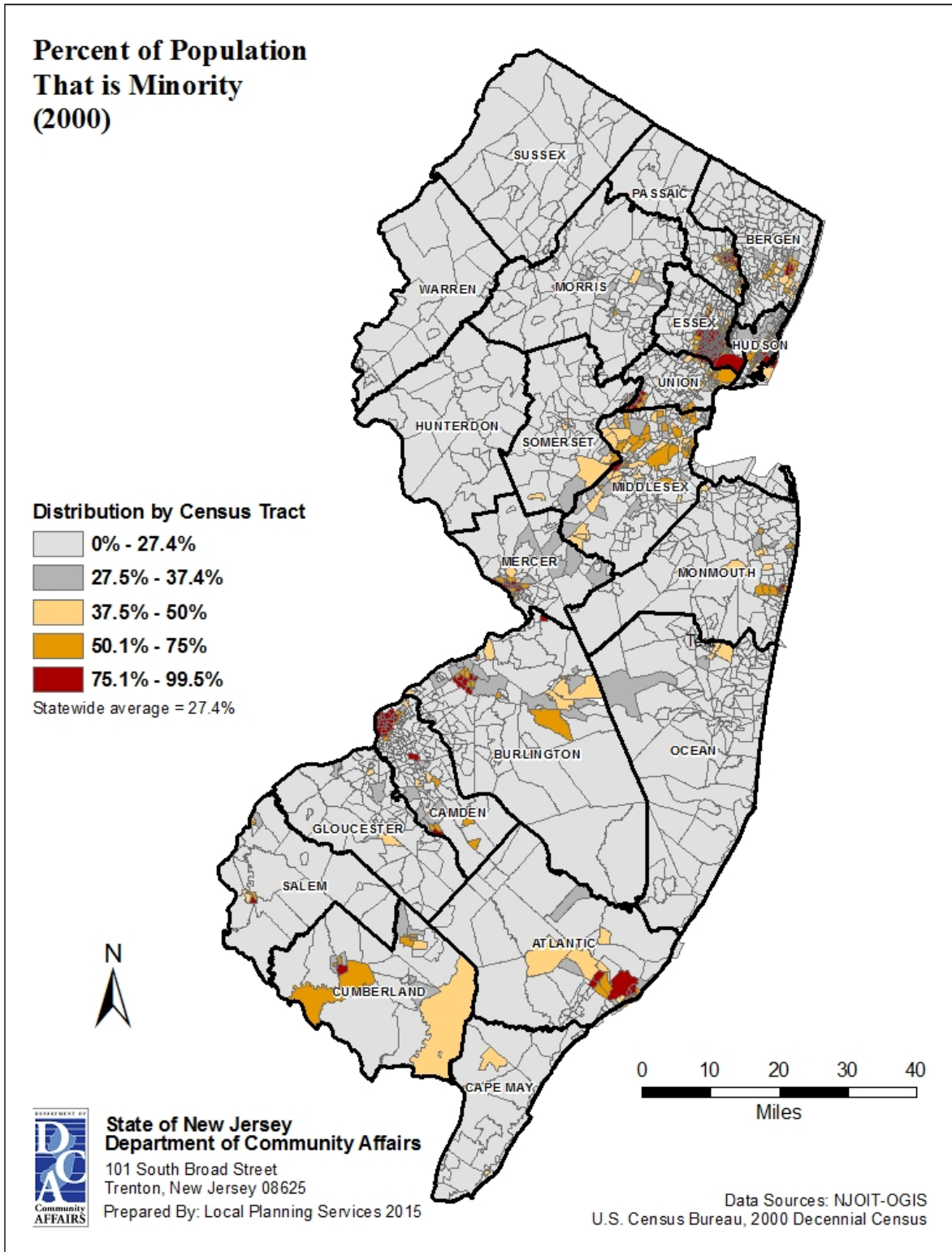
Map 1: Percent of Population that is White (2000)



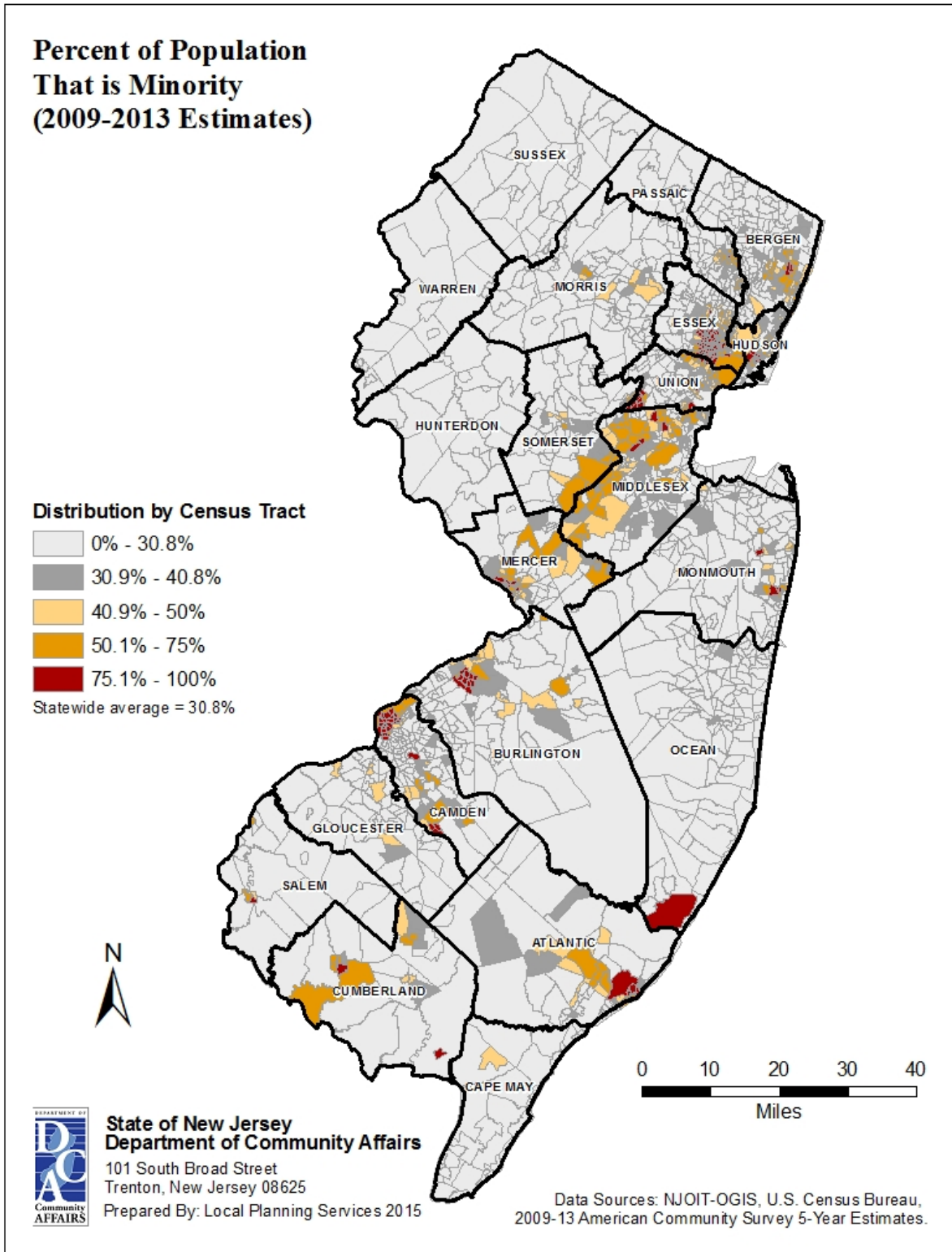
Map 2: Percent of Population that is White (2009-2013 Estimate)



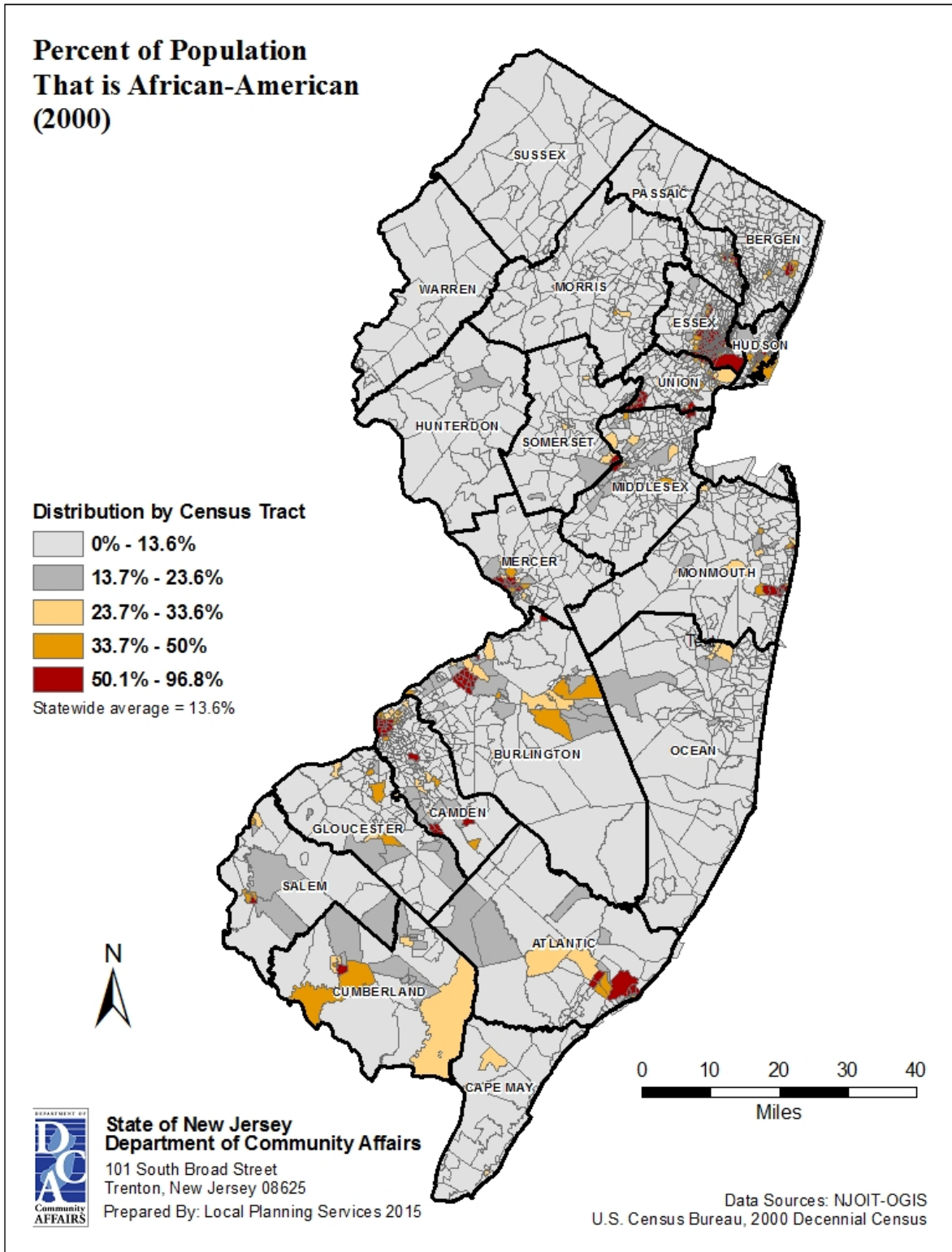
Map 3: Percent of Population that is Minority (2000)



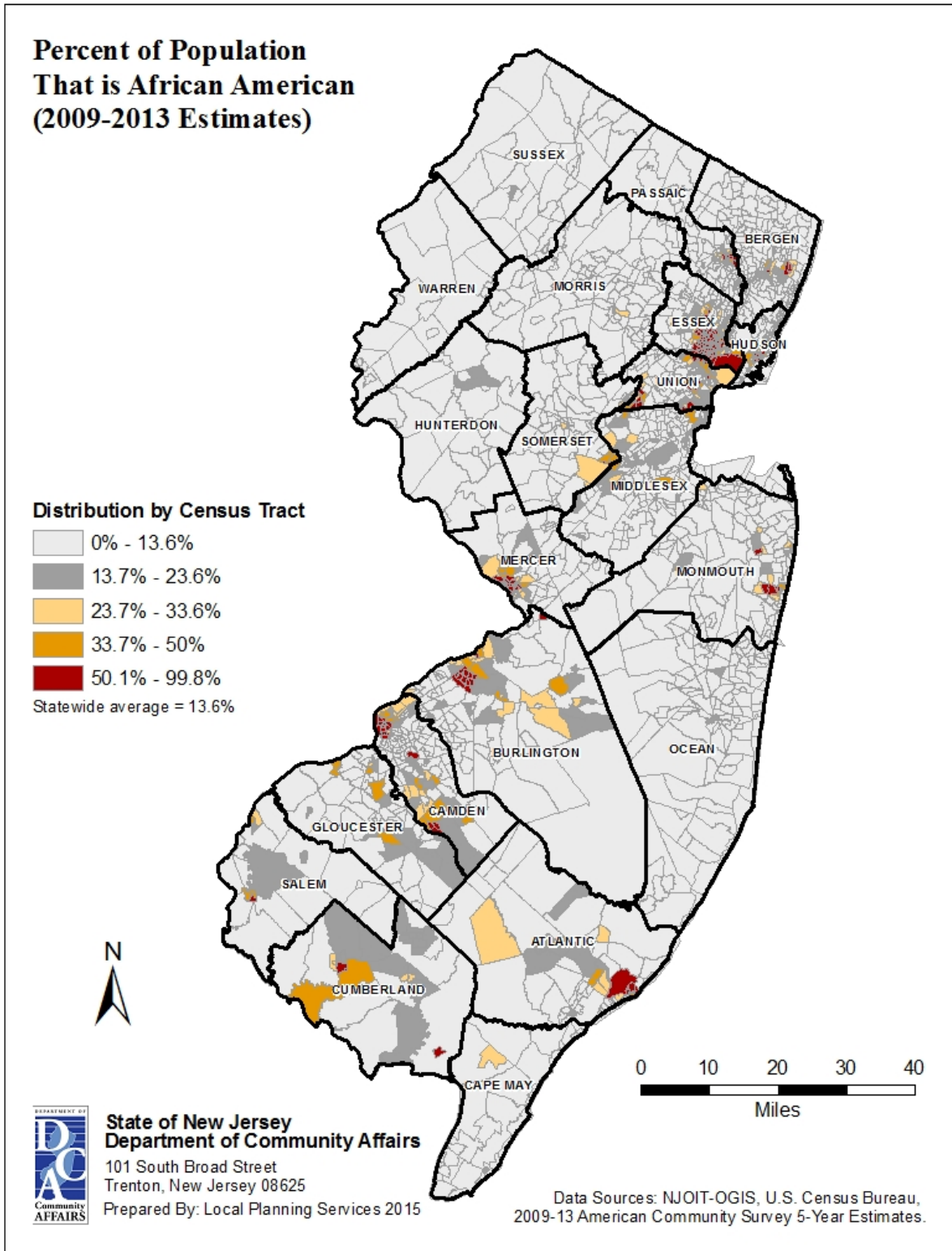
Map 4: Percent of Population that is Minority (2009-2013 Estimate)



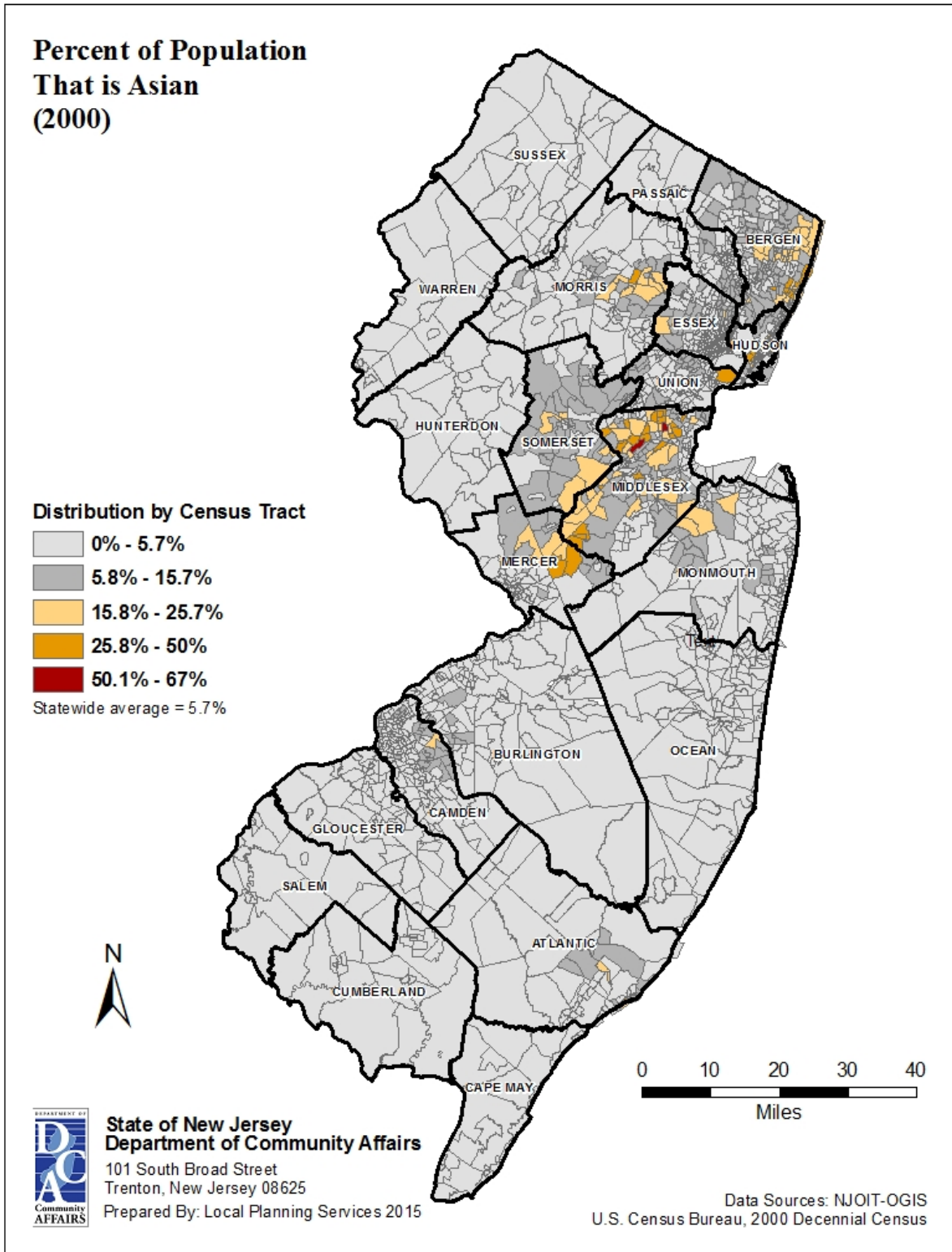
Map 5: Percent of Population that is African-American (2000)



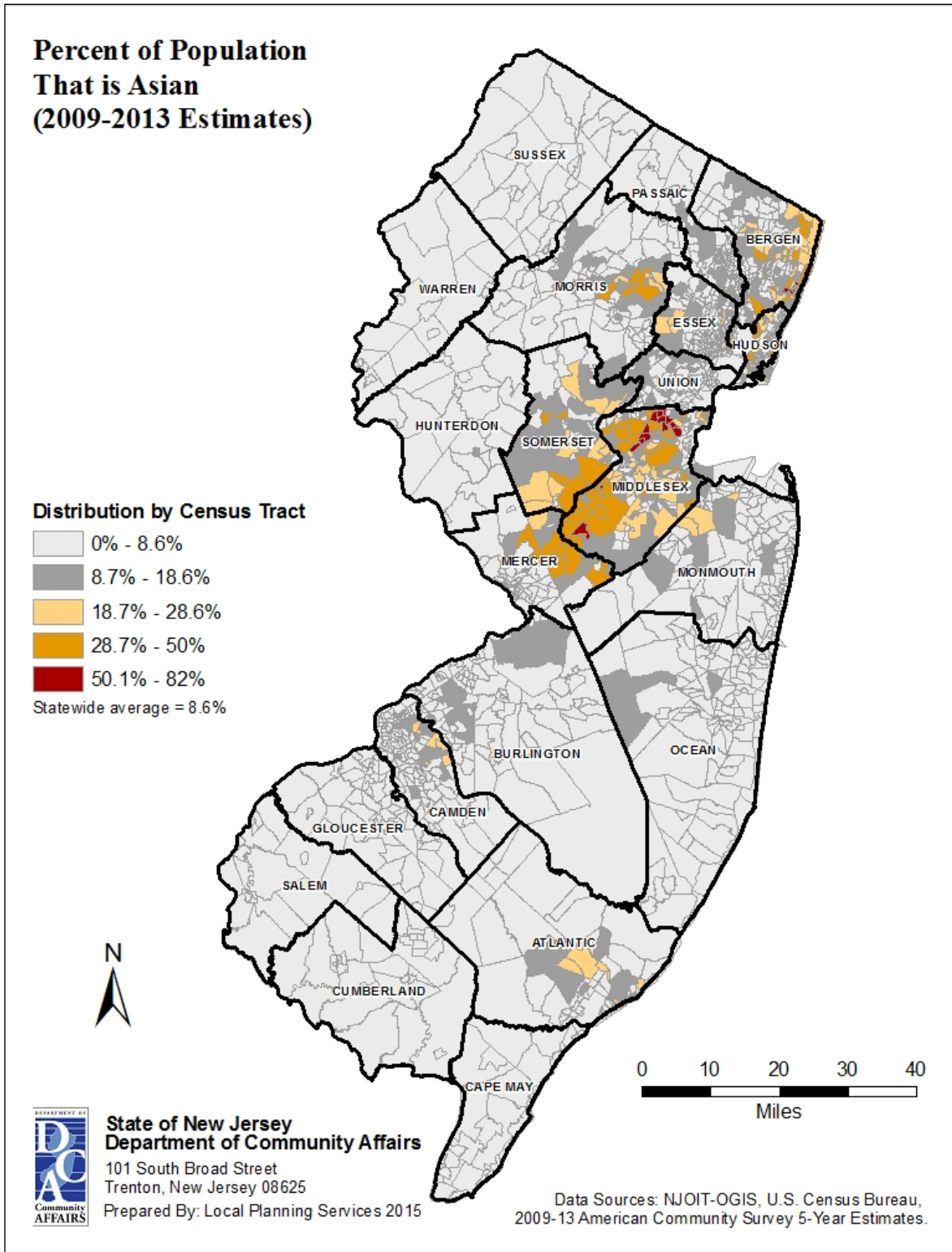
Map 6: Percent of Population that is African-American (2009-2013 Estimate)



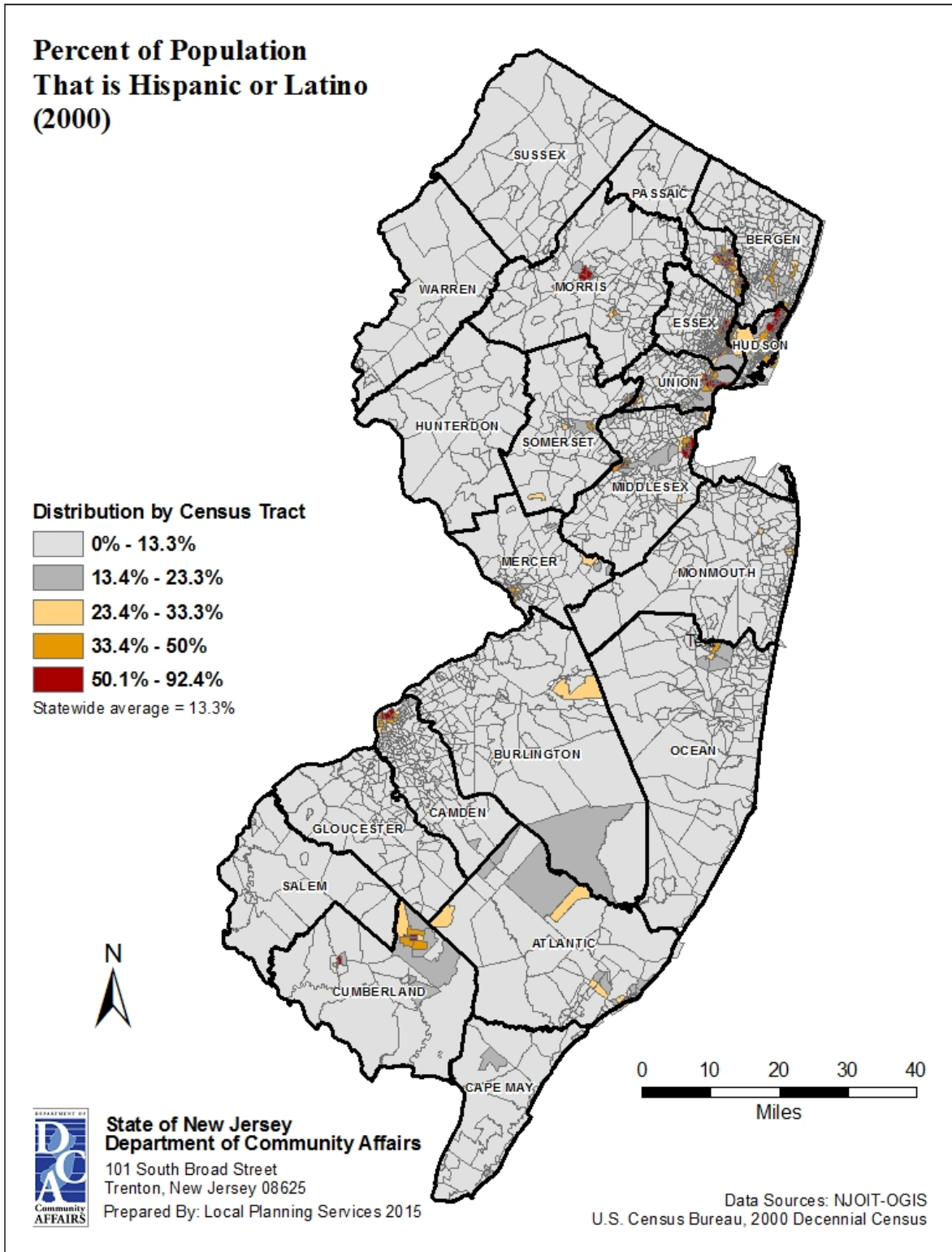
Map 7: Percent of Population that is Asian (2000)



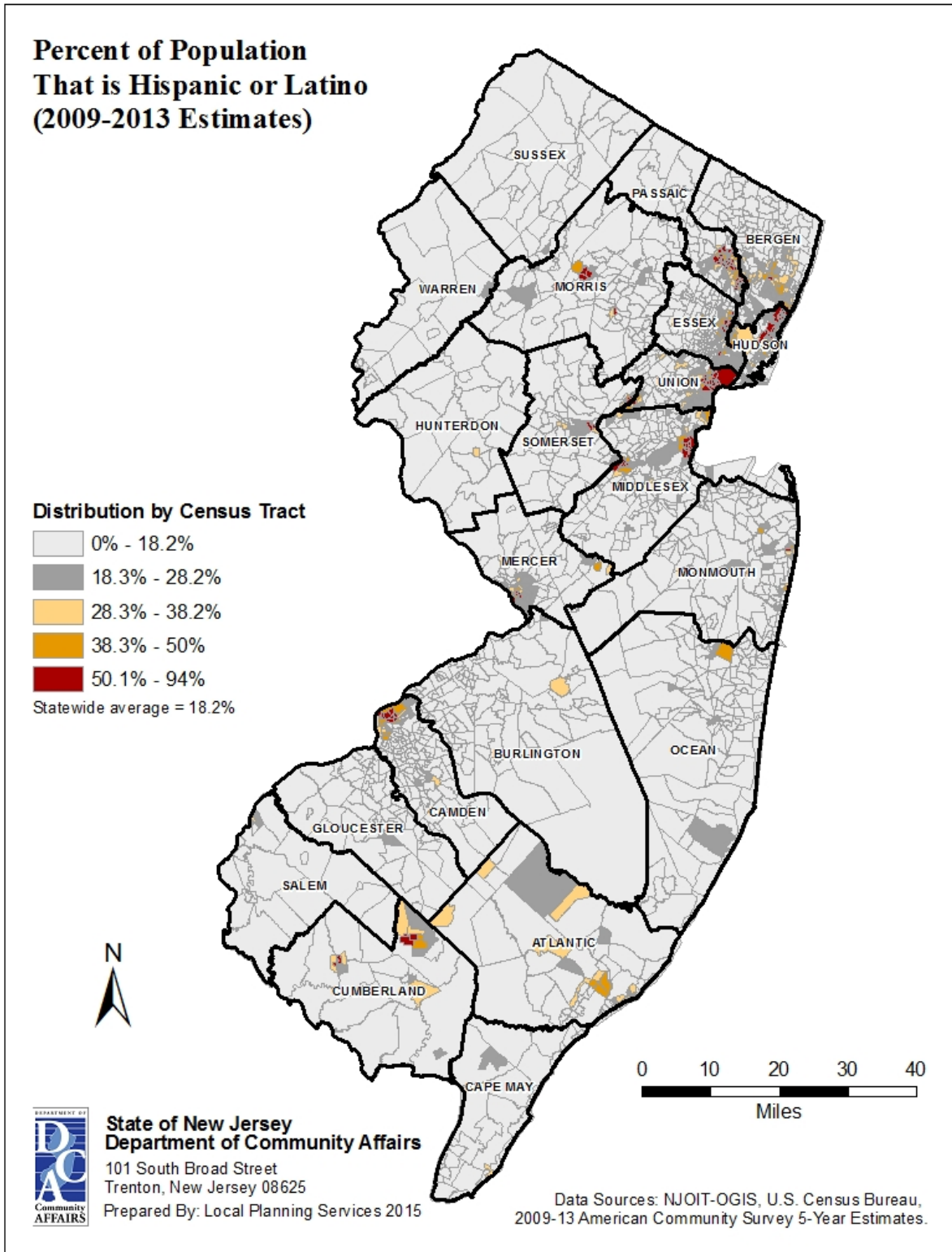
Map 8: Percent of Population that is Asian (2009-2013 Estimate)



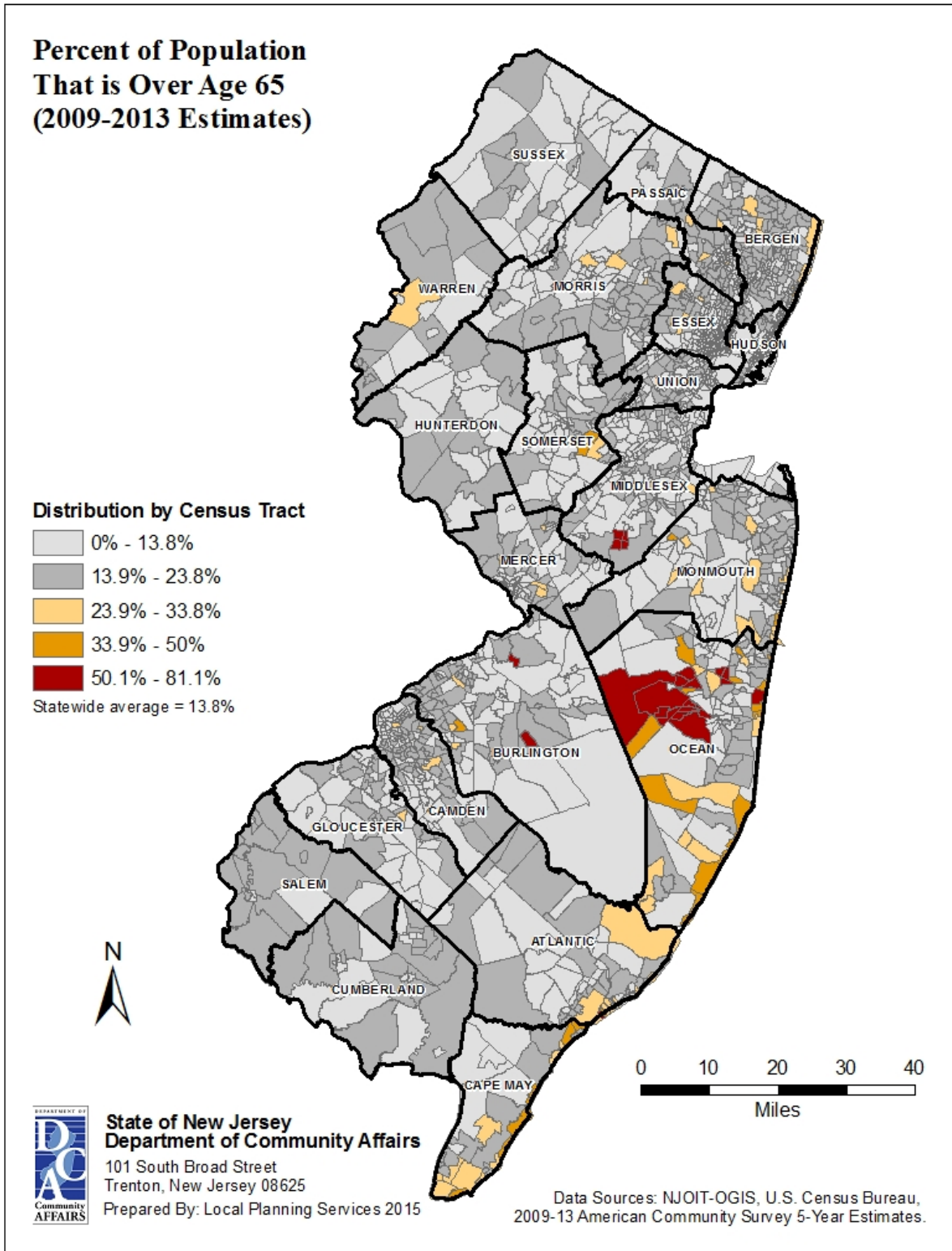
Map 9: Percent of Population that is Hispanic or Latino (2000)



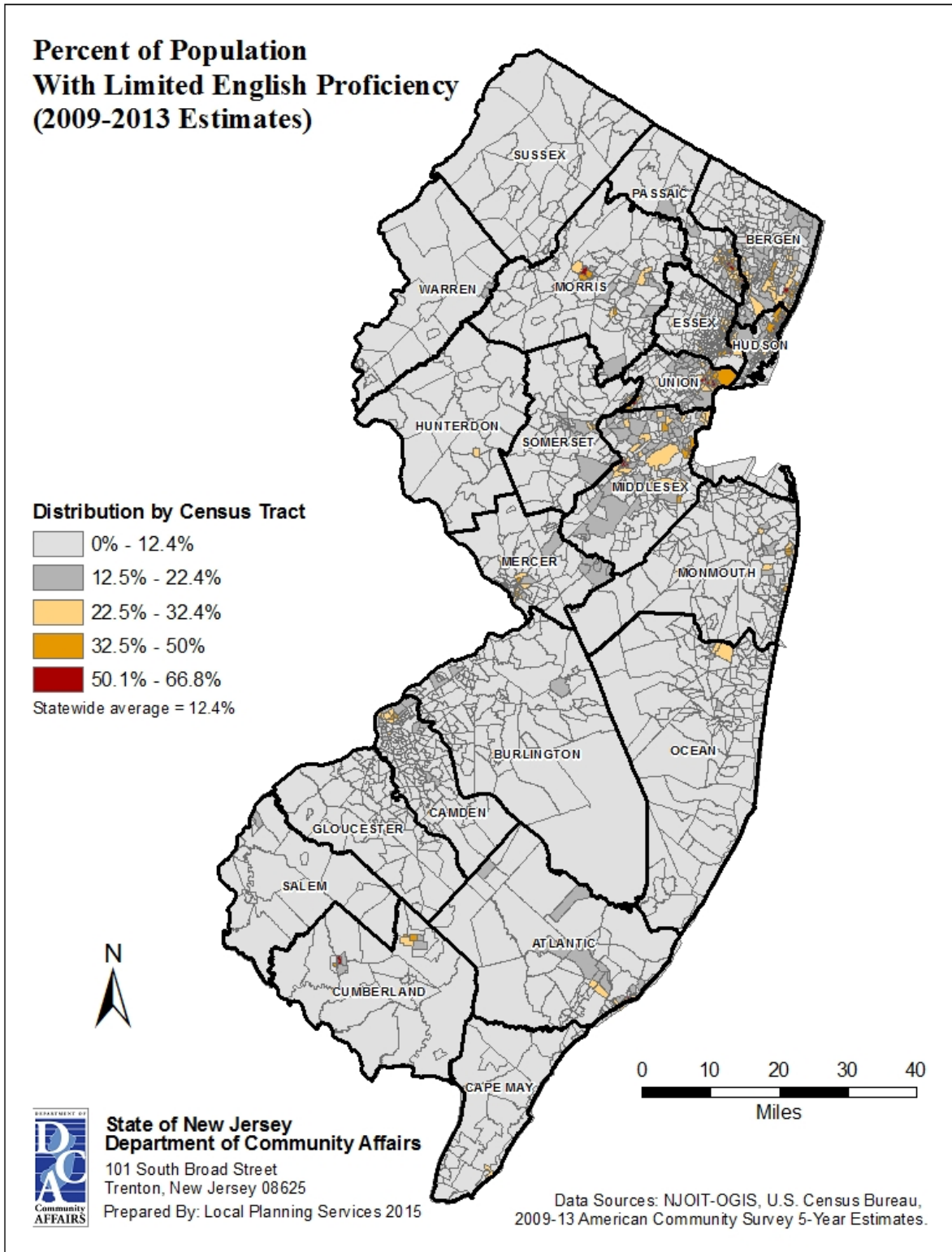
Map 10: Percent of Population that is Hispanic or Latino (2009-2013 Estimate)



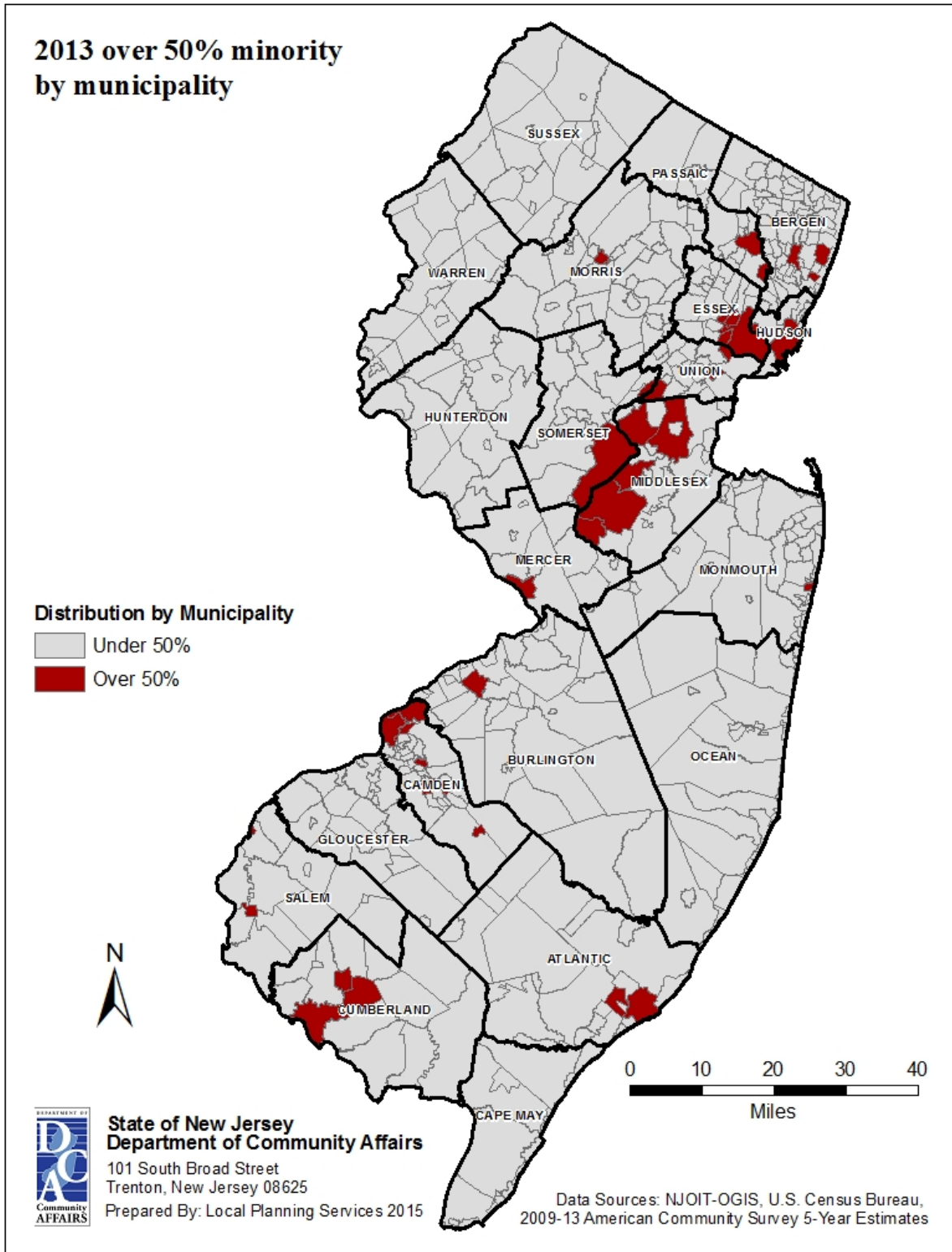
Map 11: Percent of Population that is Over Age 65 (2009-2013 Estimate)



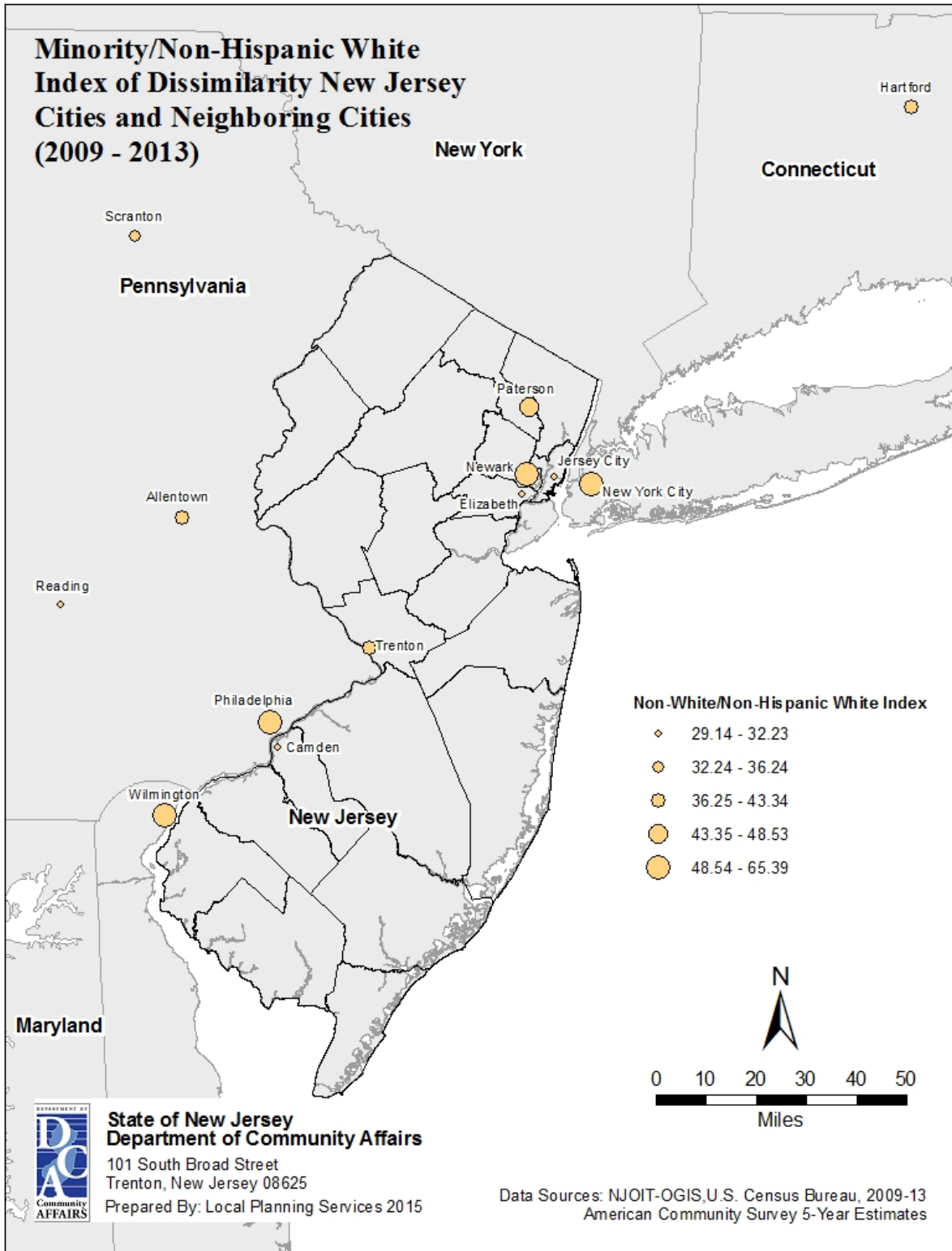
Map 12: Percent of Population with Limited English Proficiency (2009-2013 Estimate)



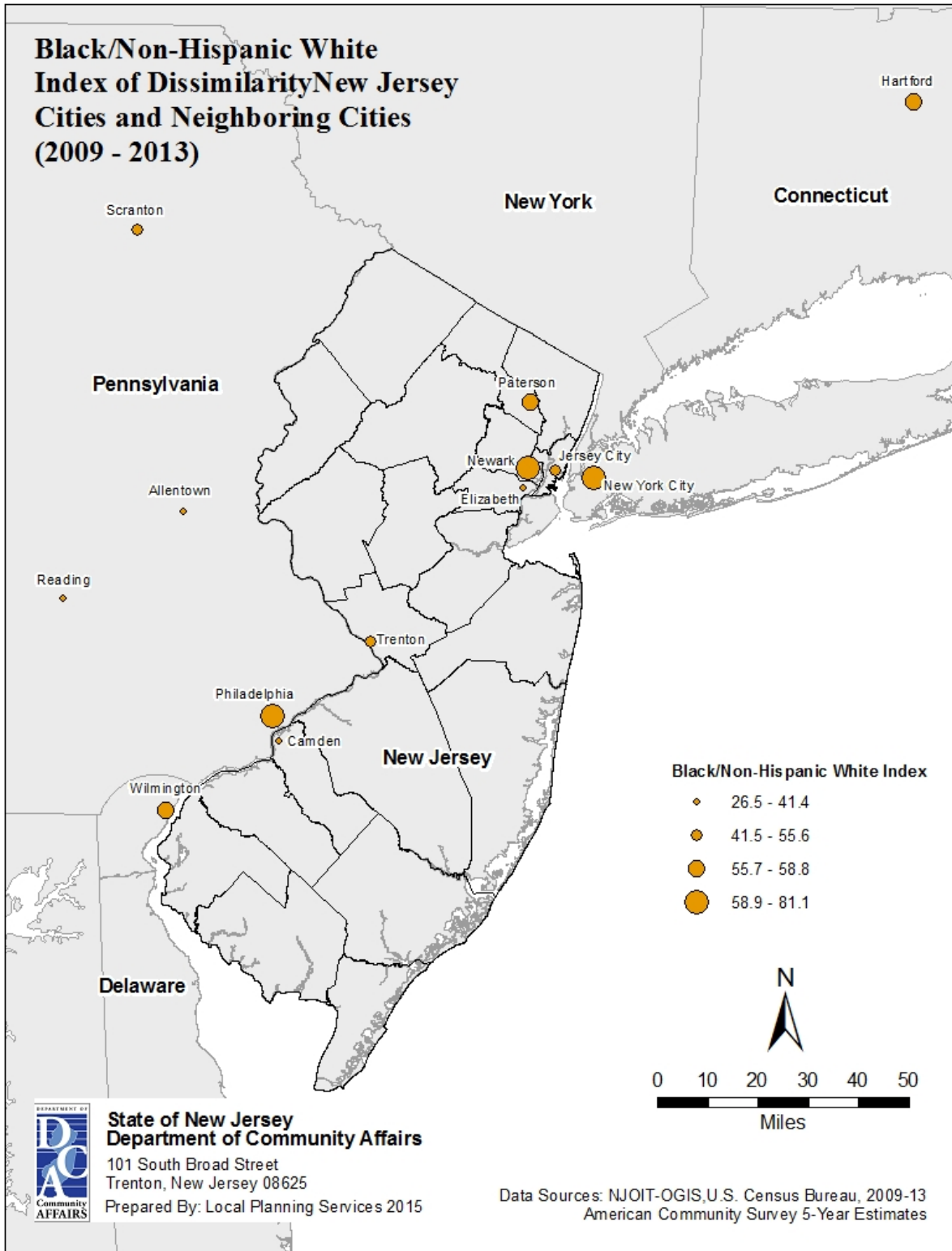
Map 13: 2013 Areas of Minority Concentration



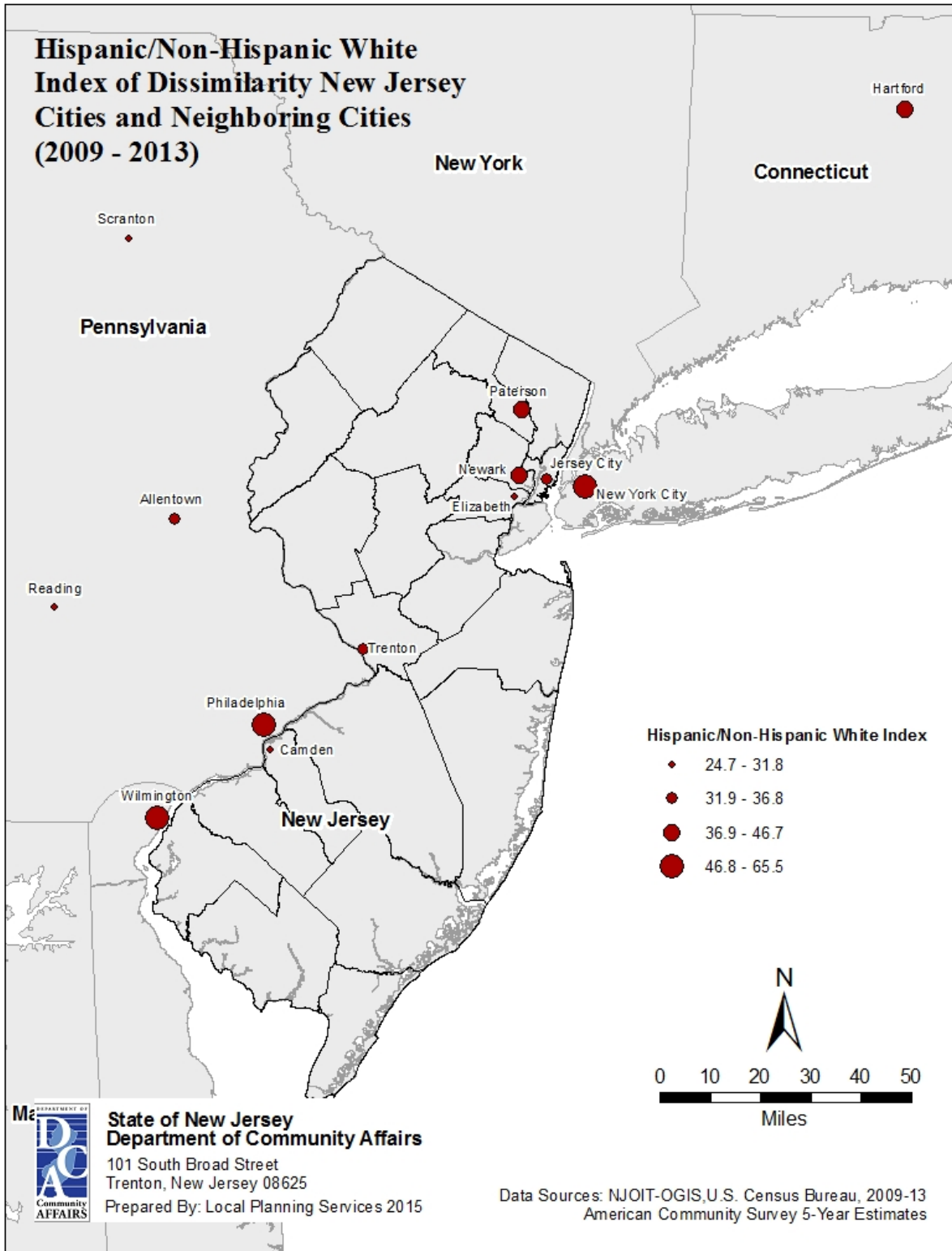
Map 14: Minority/Non-Hispanic White Index of Dissimilarity, NJ Cities and Neighboring Cities (2009-2013 Estimate)



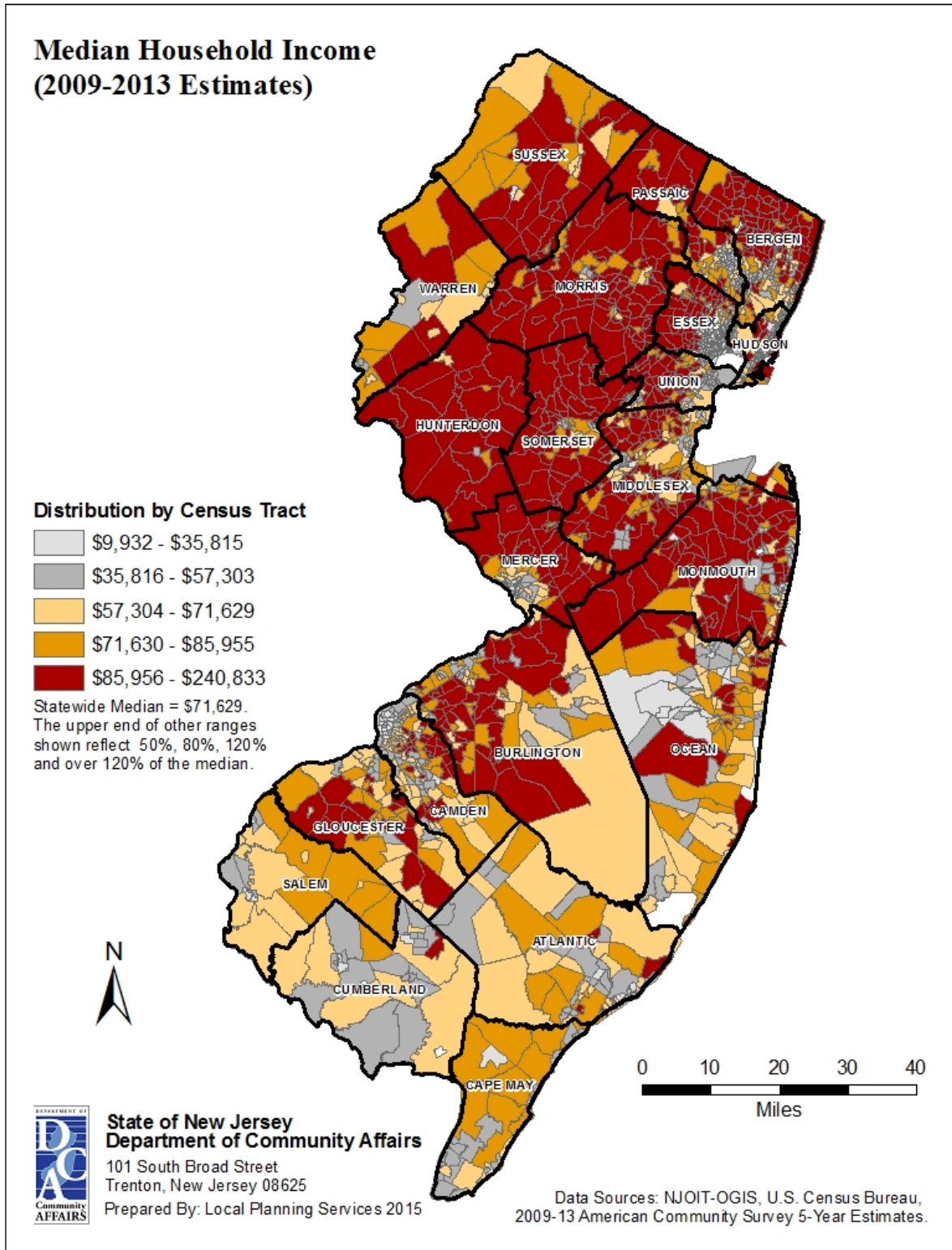
Map 15: Black/Non-Hispanic White Index of Dissimilarity, NJ Cities and Neighboring Cities (2009-2013 Estimate)



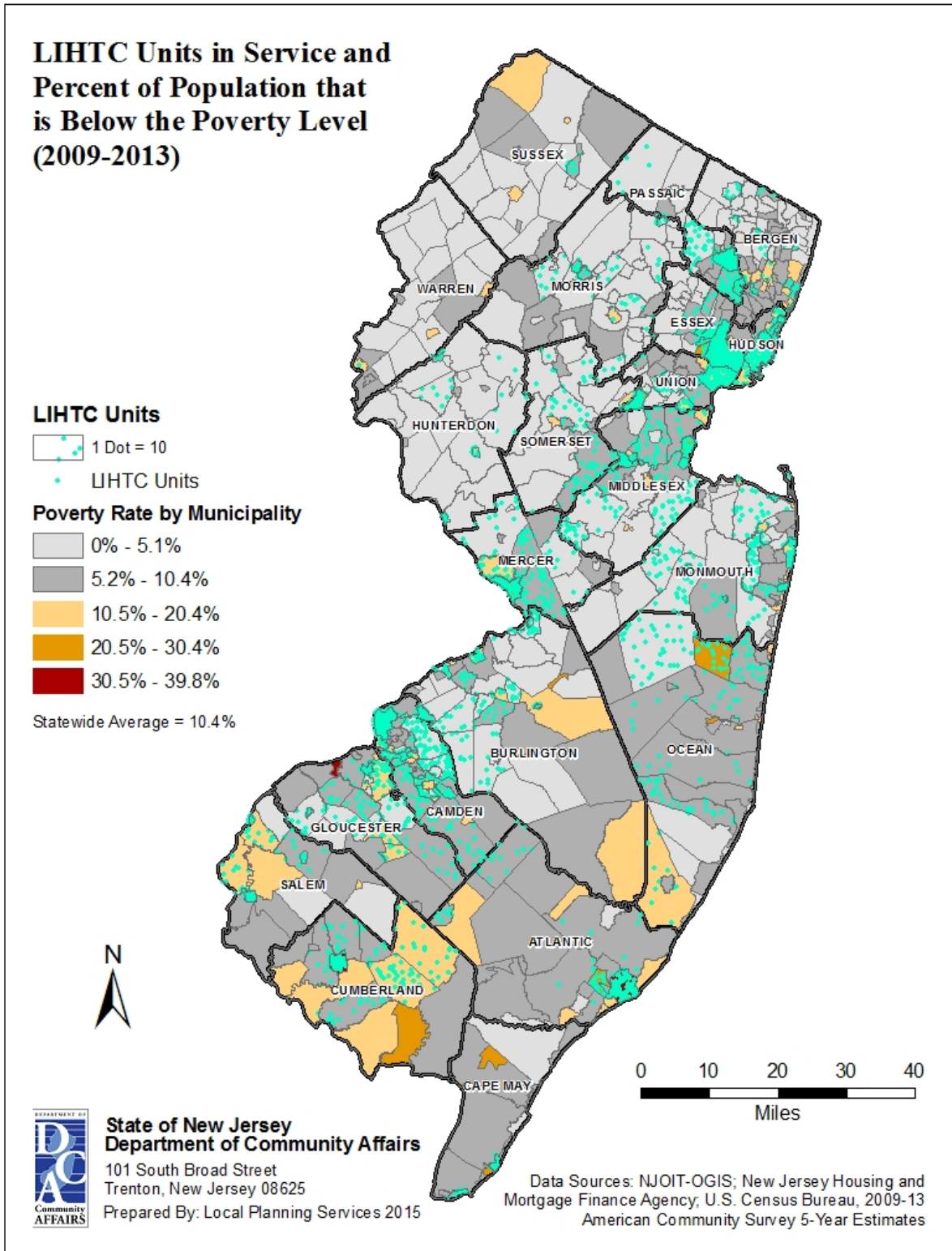
Map 16: Hispanic/Non-Hispanic White Index of Dissimilarity, NJ Cities and Neighboring Cities (2009-2013 Estimate)



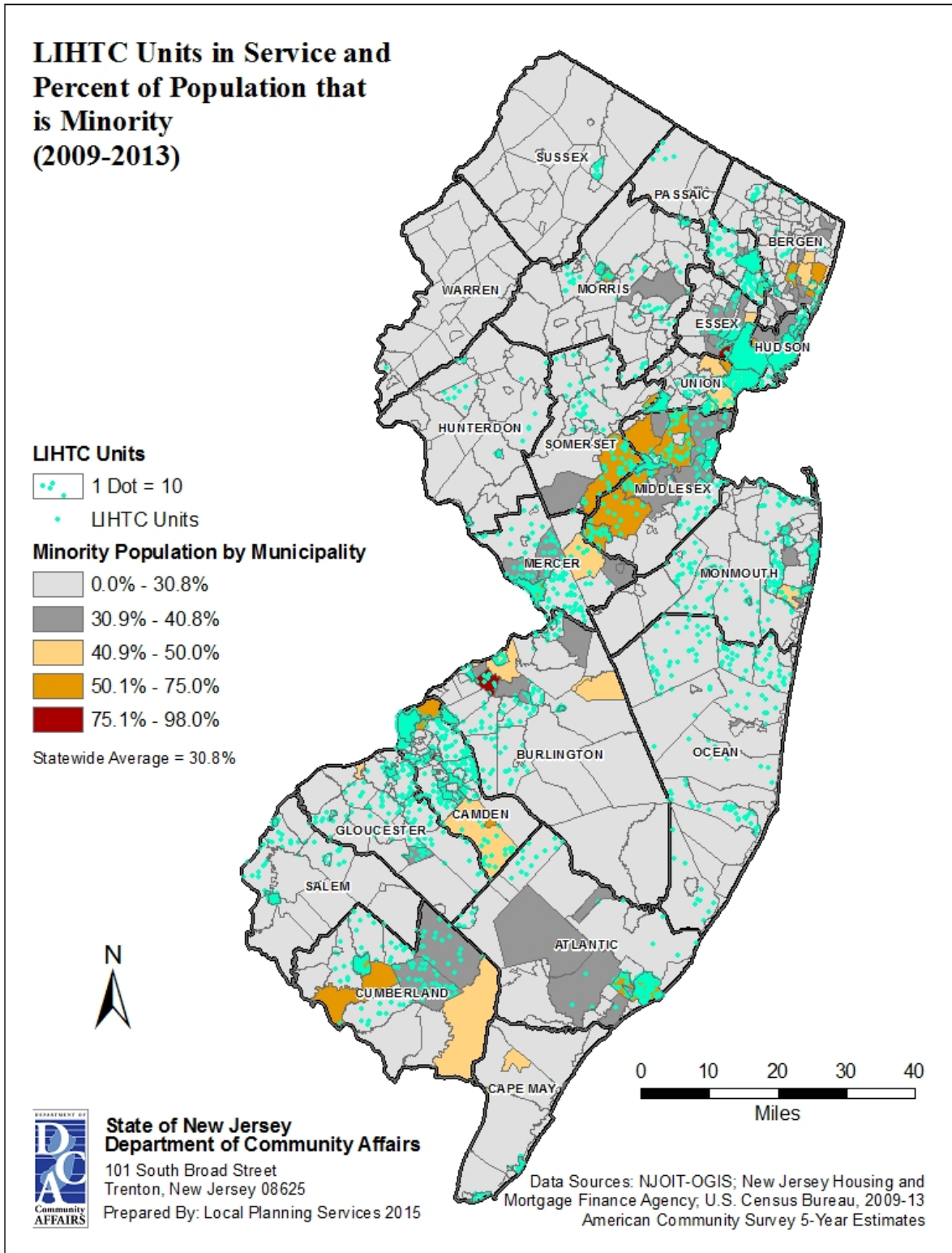
Map 17: Median Household Income (2009-2013 Estimate)



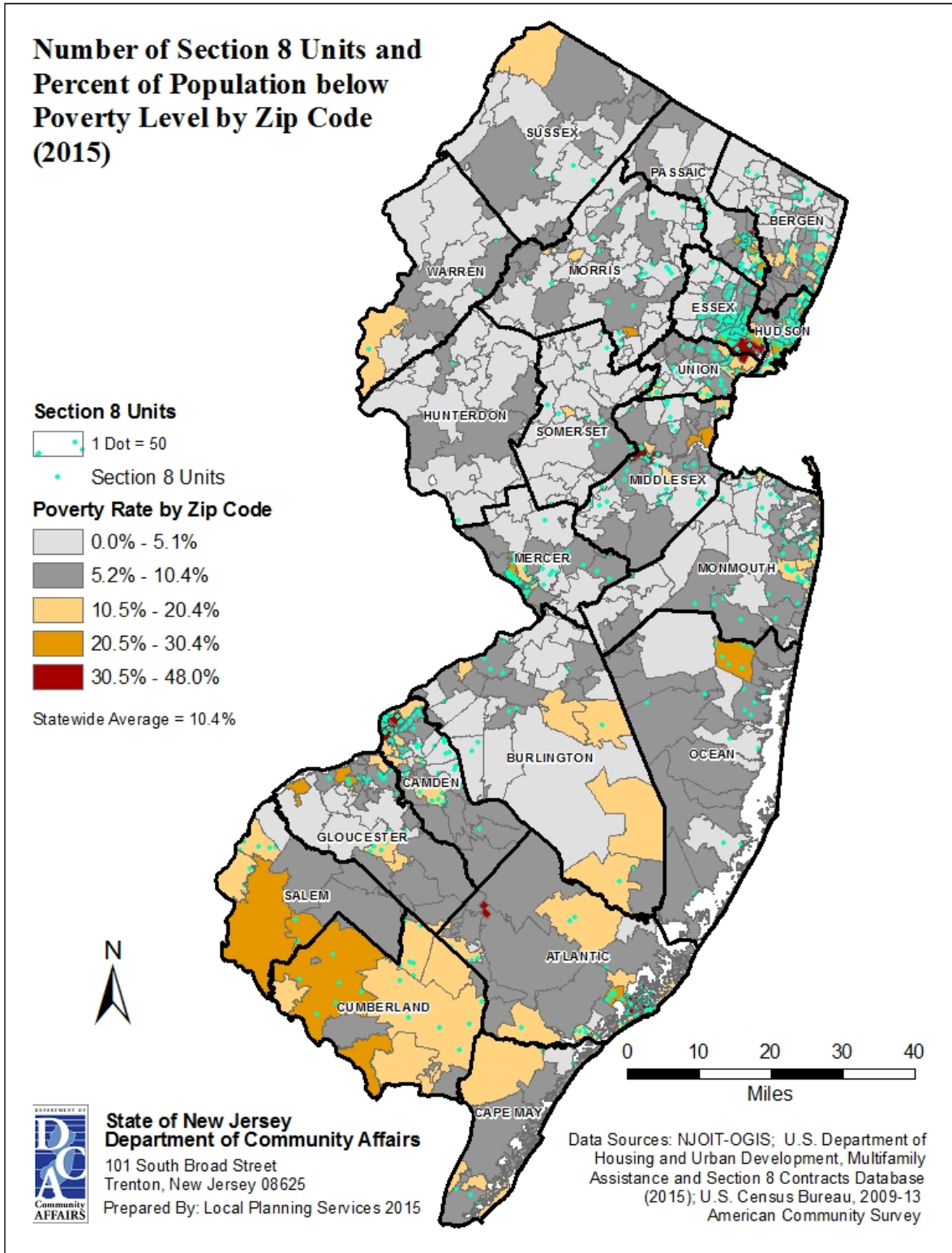
Map 18: LIHTC Units in Service and Percent of Population Below the Poverty Level (2009-2013 Estimate)



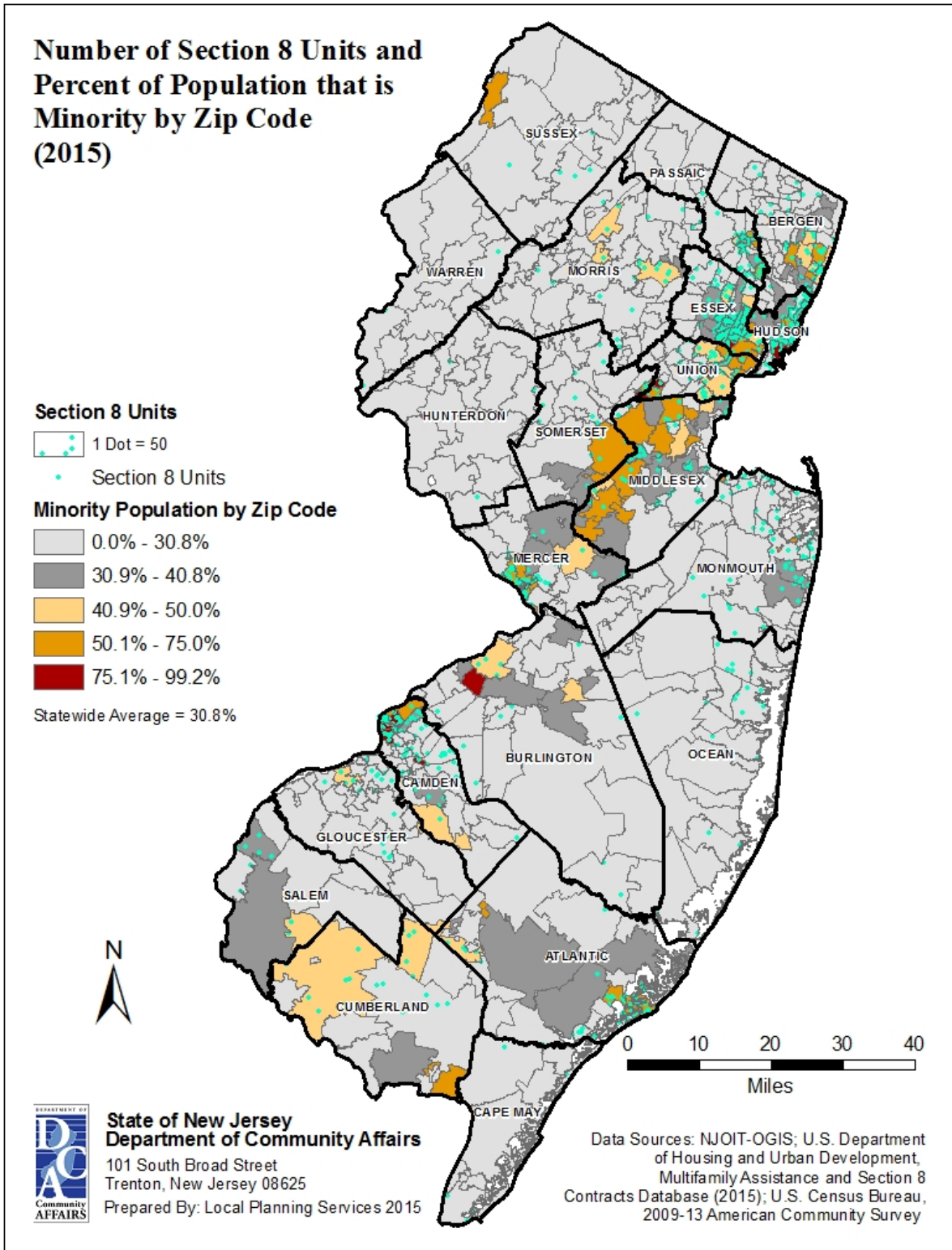
Map 19: LIHTC Units in Service and Percent of Population that is Minority (2009-2013 Estimate)



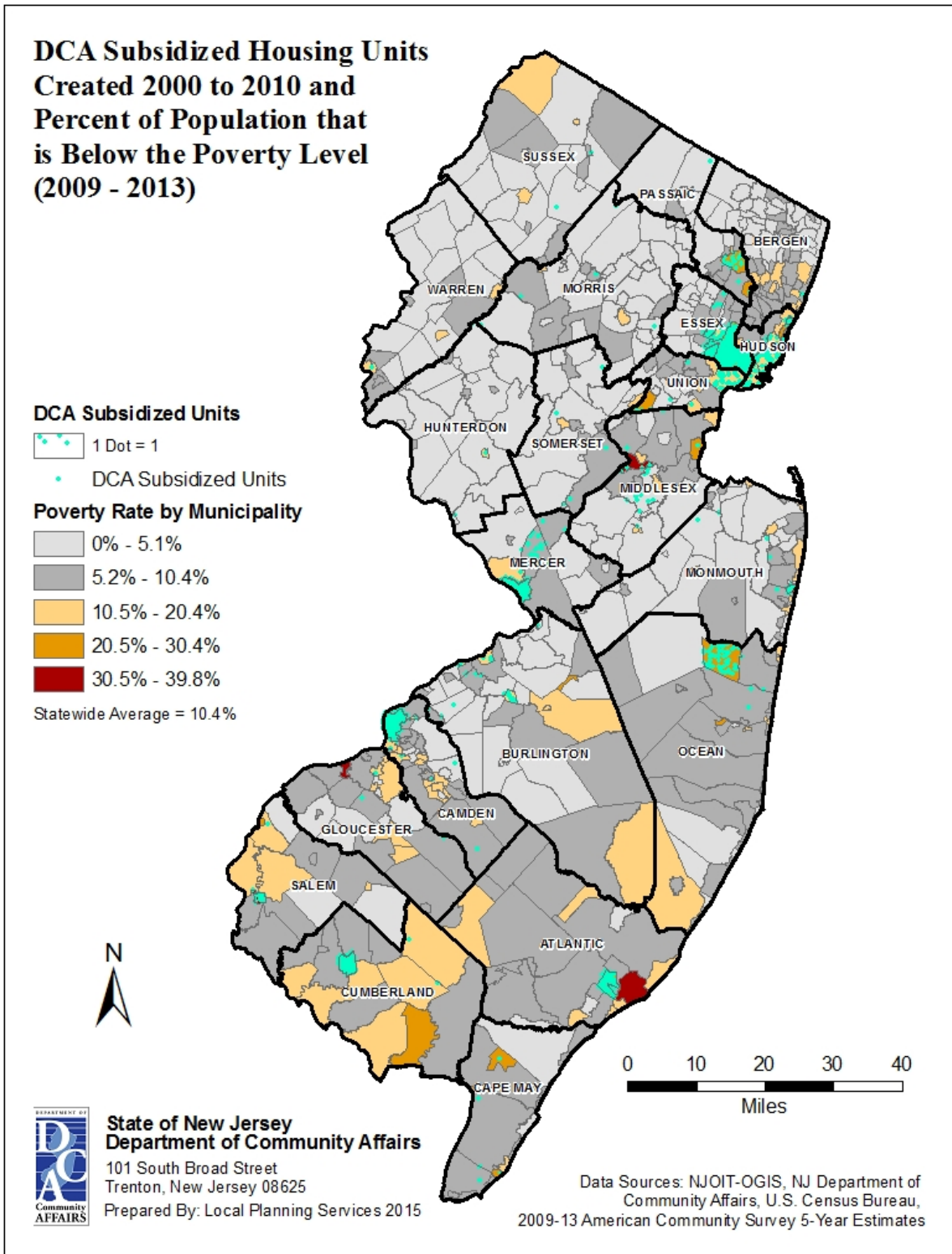
Map 20: Section 8 Units and Percent of Population Below the Poverty Level by Zip Code (2015)



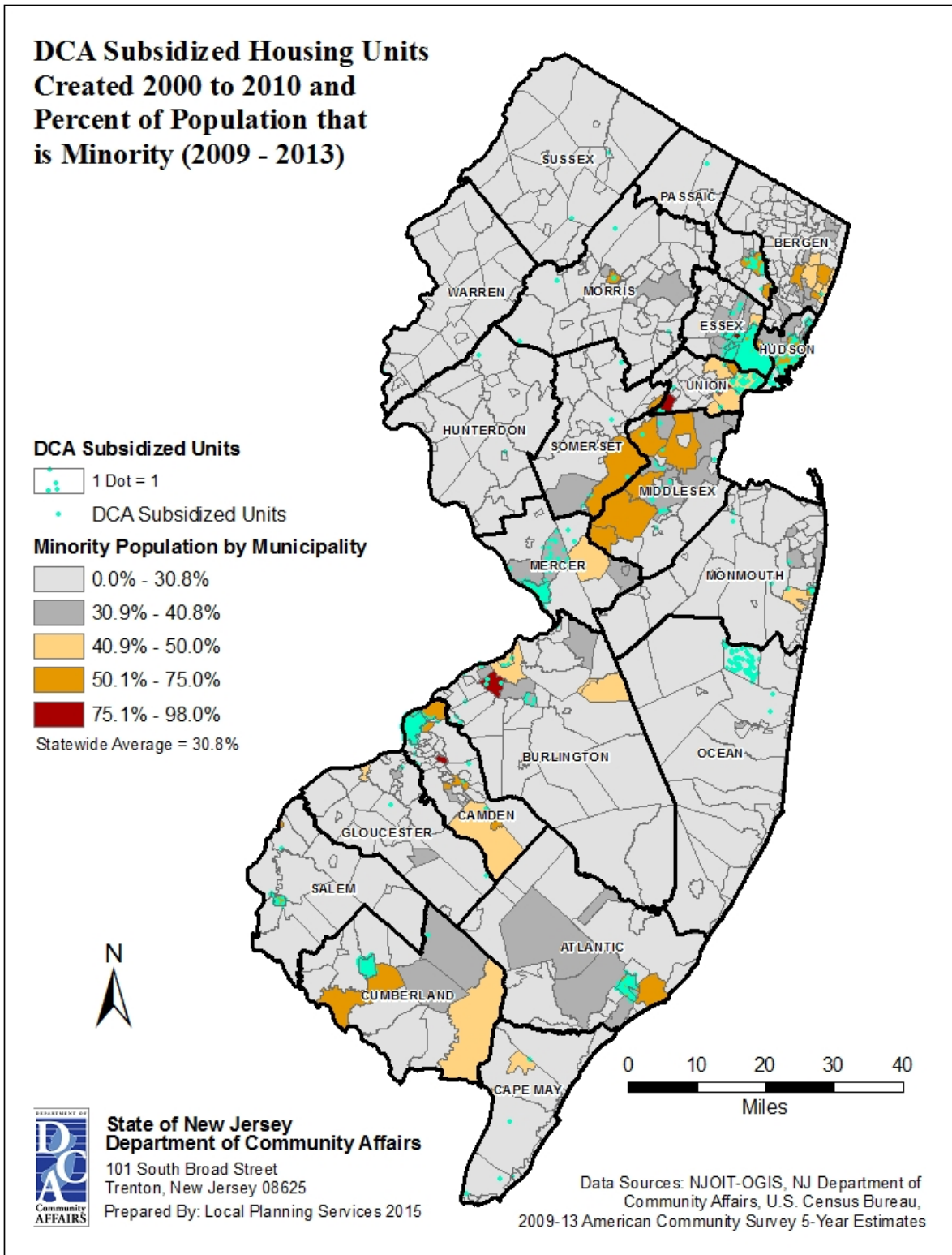
Map 21: Section 8 Units and Percent of Population that is Minority (2015)



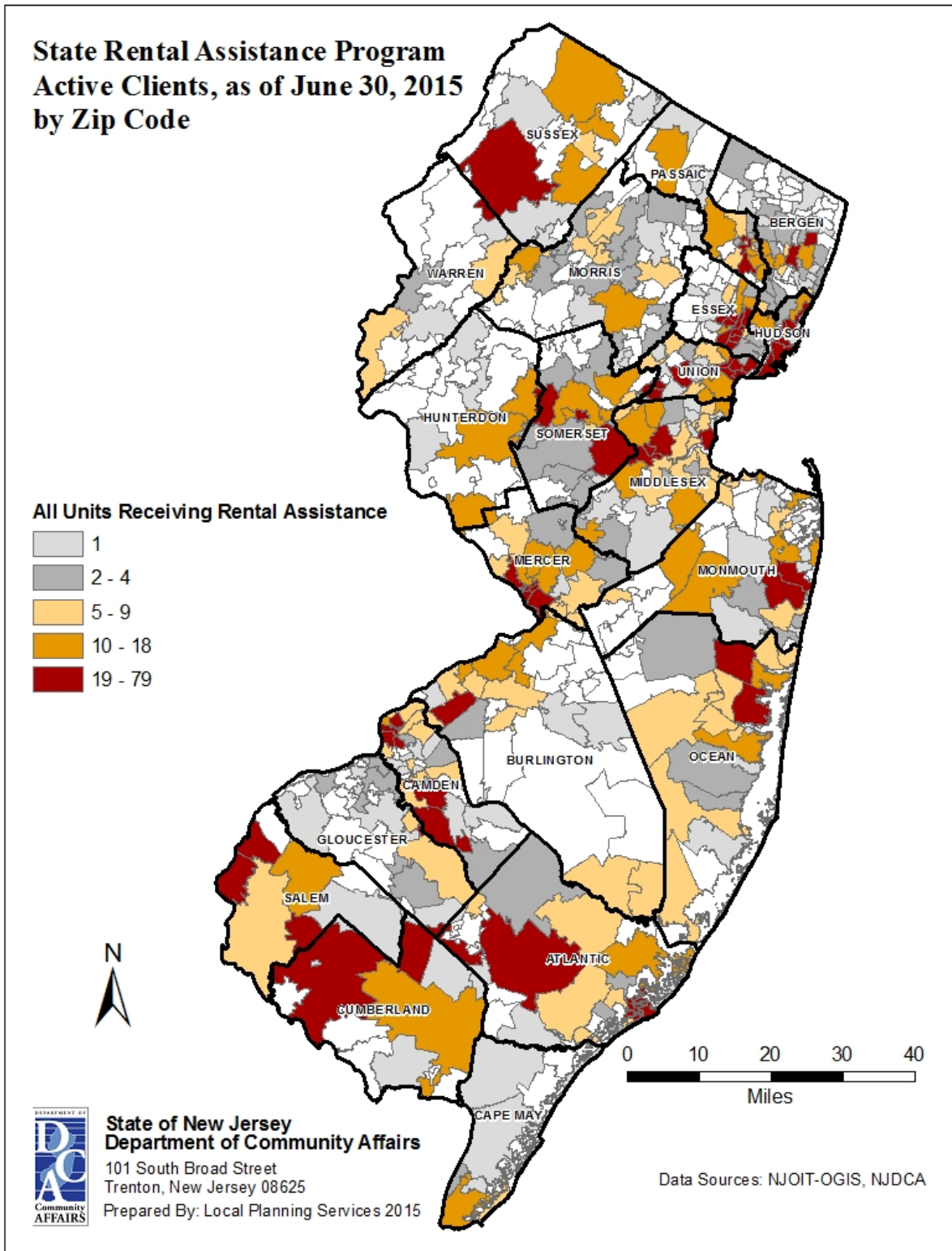
Map 22: DCA Subsidized Housing Units Created 2000-2010 and Percent of Population Below the Poverty Level (2009-2013 Estimate)



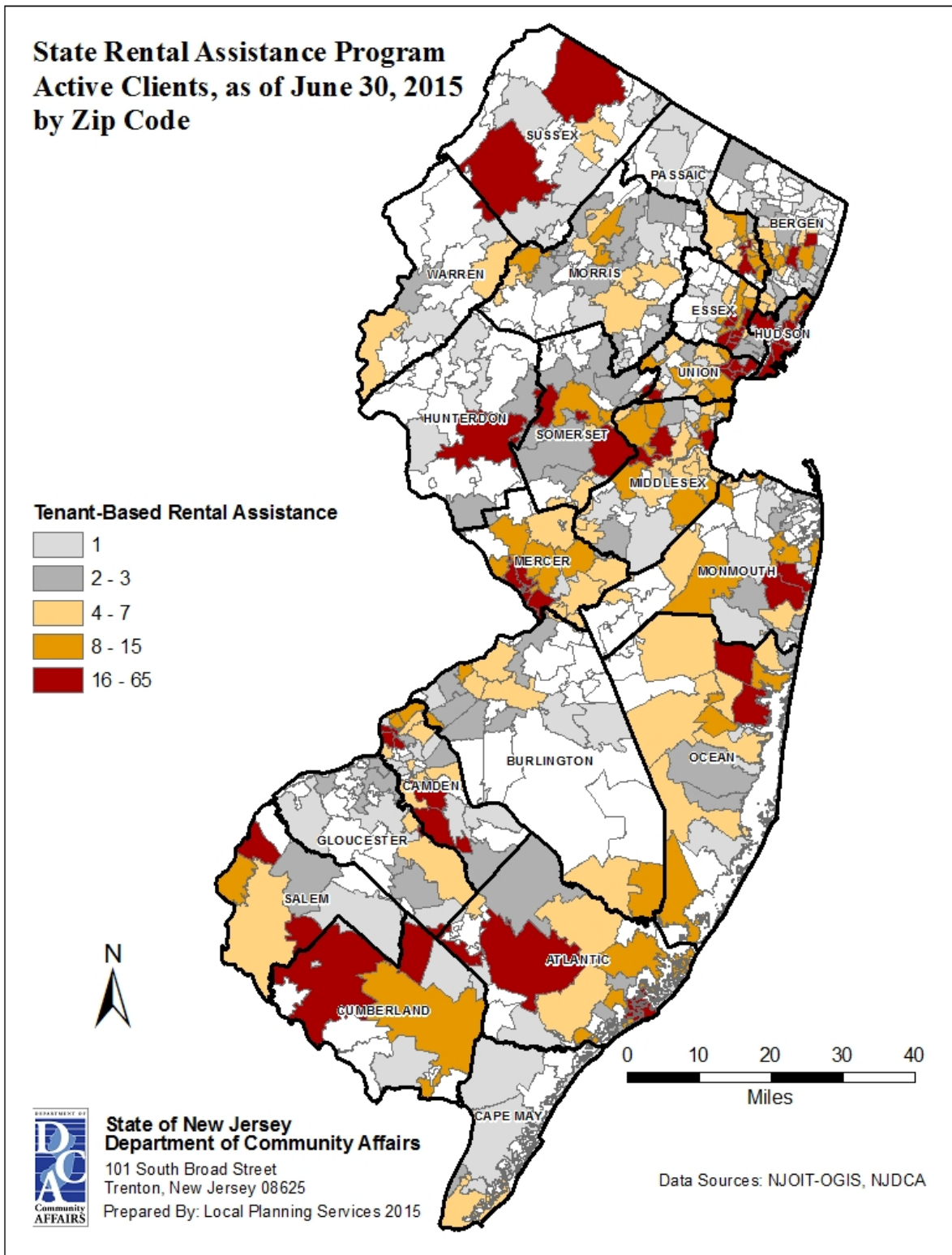
Map 23: DCA Subsidized Housing Units Created 2000-2010 and Percent of that is Minority (2009-2013 Estimate)



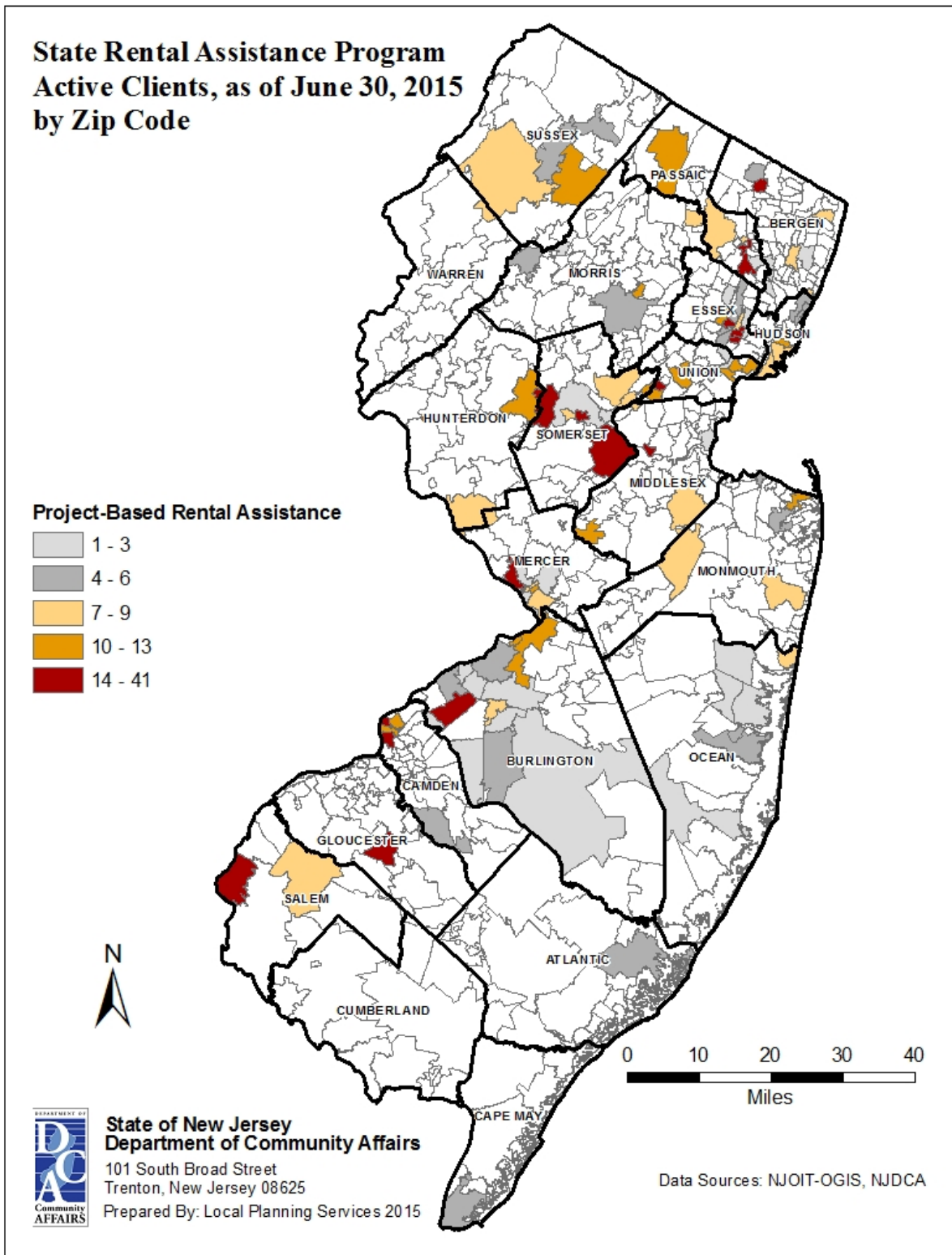
Map 24: State Rental Assistance Program Active Clients, as of June 30, 2015 by Zip Code



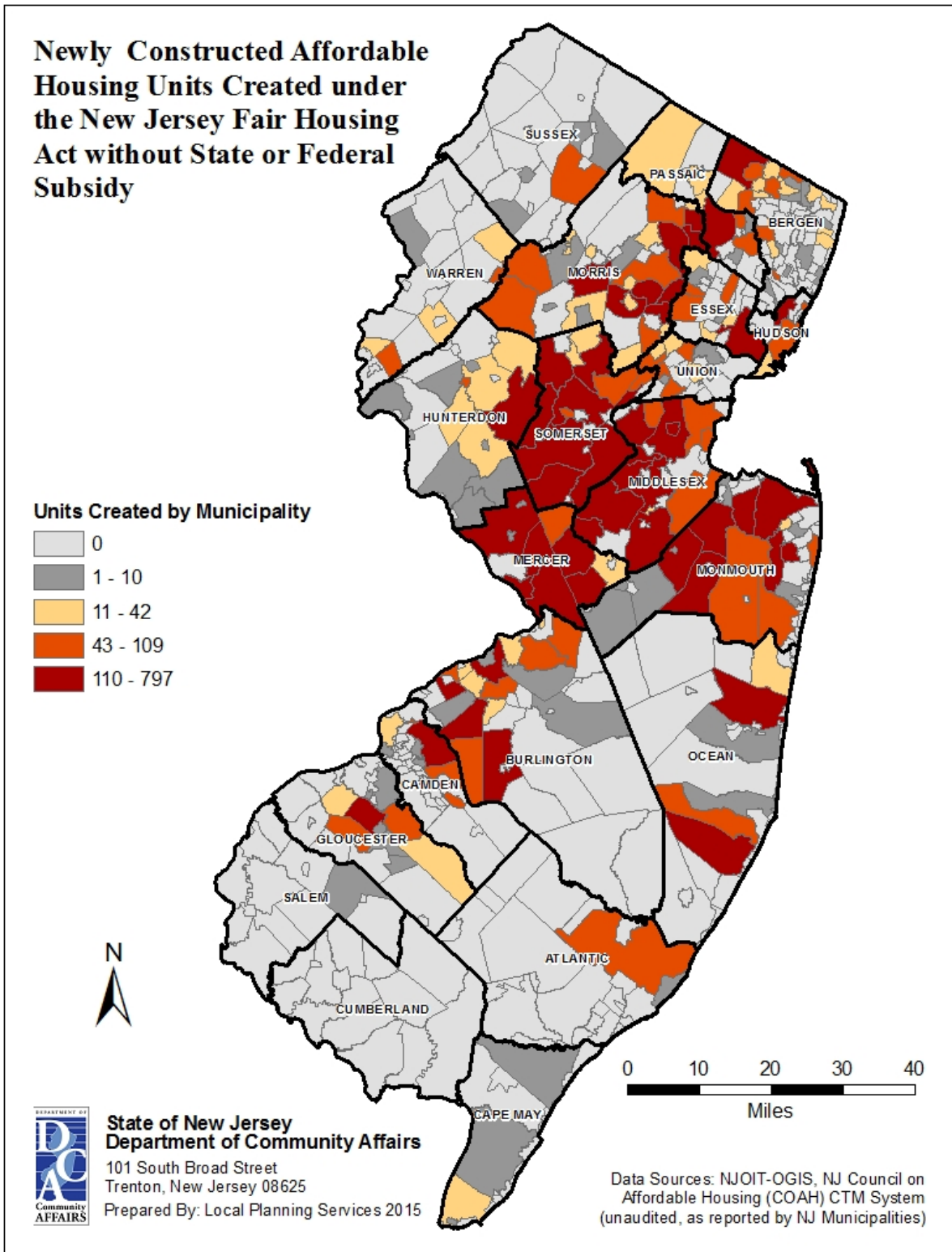
Map 25: State Tenant-Based Rental Assistance Program Active Clients, as of June 30, 2015 by Zip Code



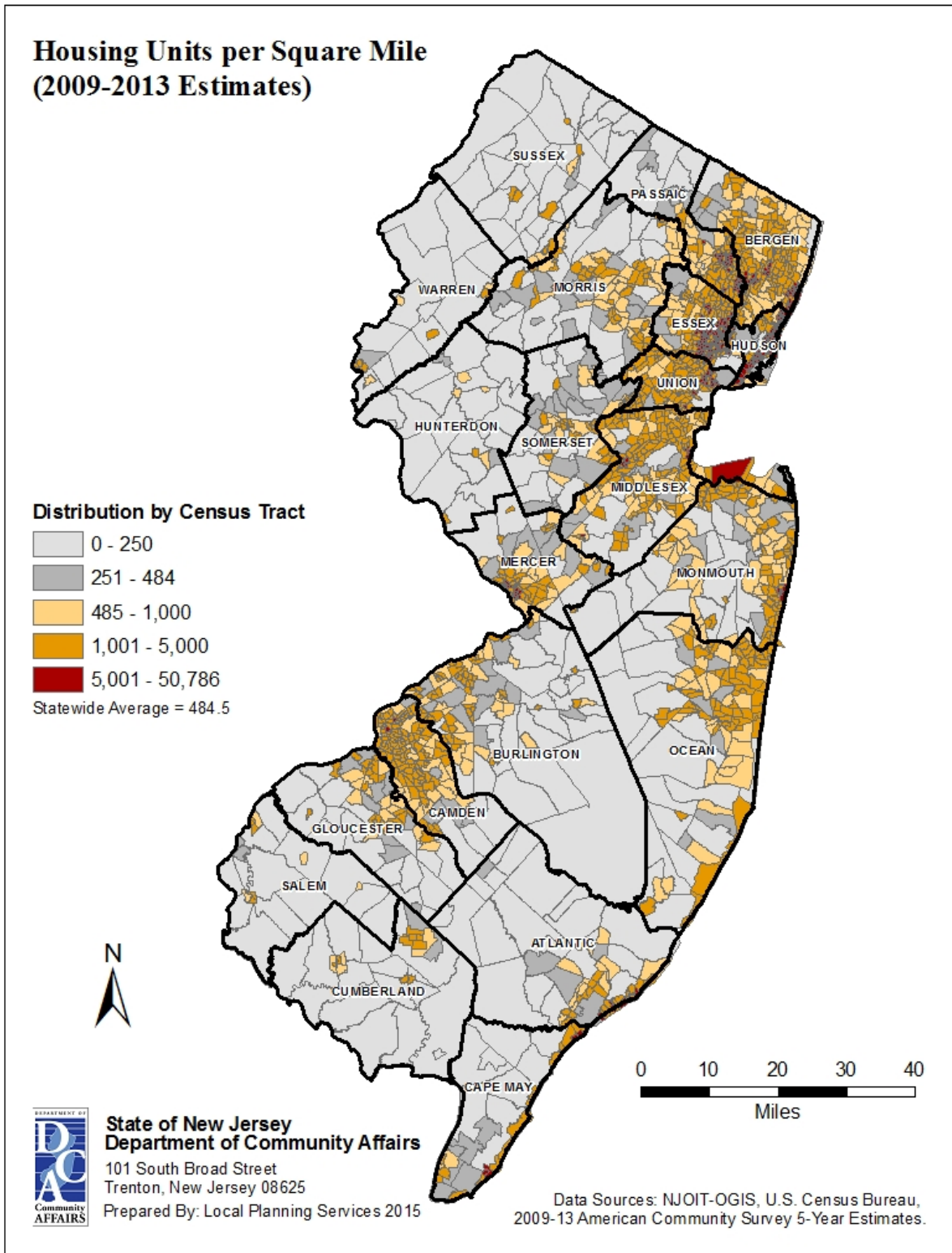
Map 26: State Project-Based Rental Assistance Program Active Clients, as of June 30, 2015 by Zip Code



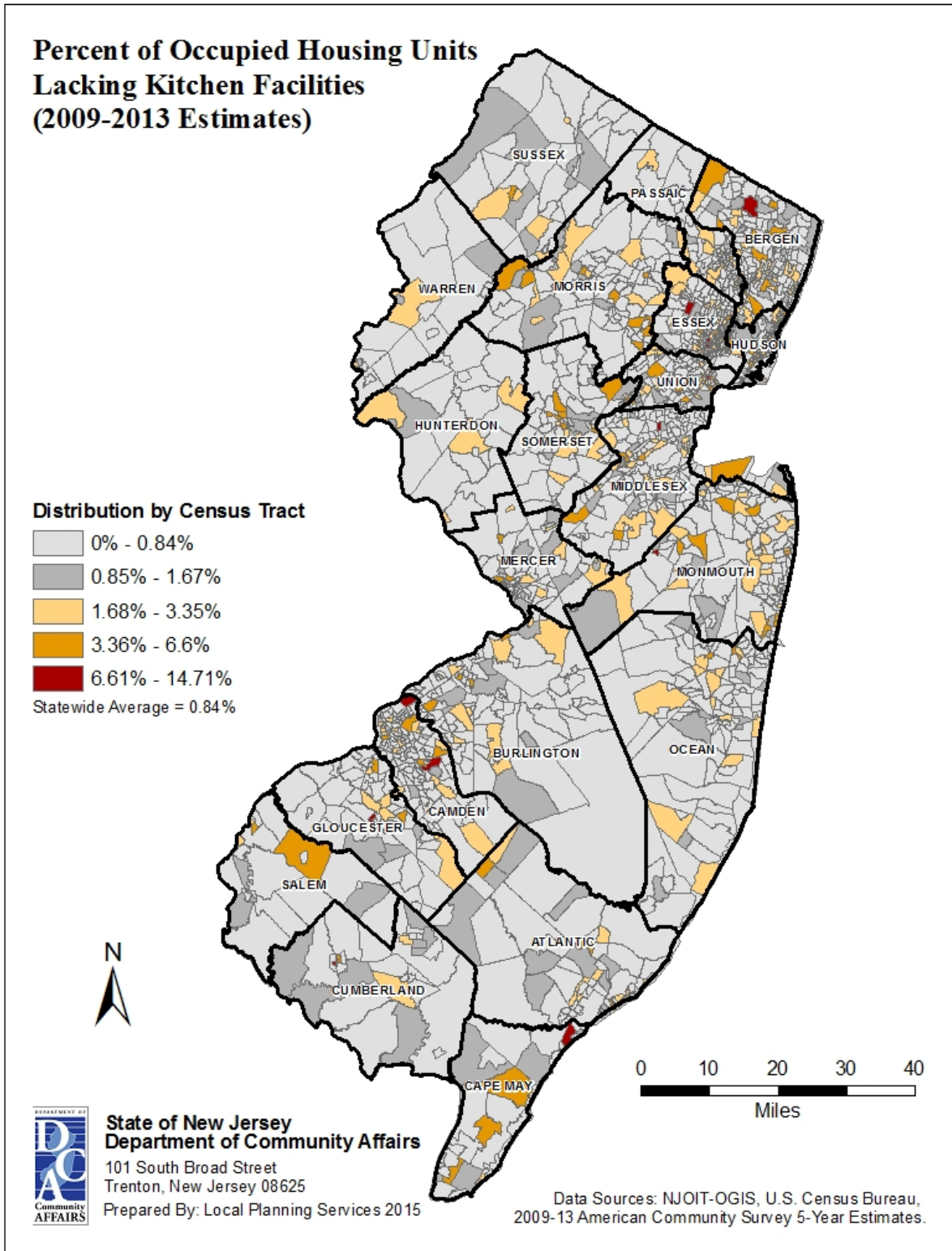
Map 27: Inclusionary Housing Units Created (as of 2015)



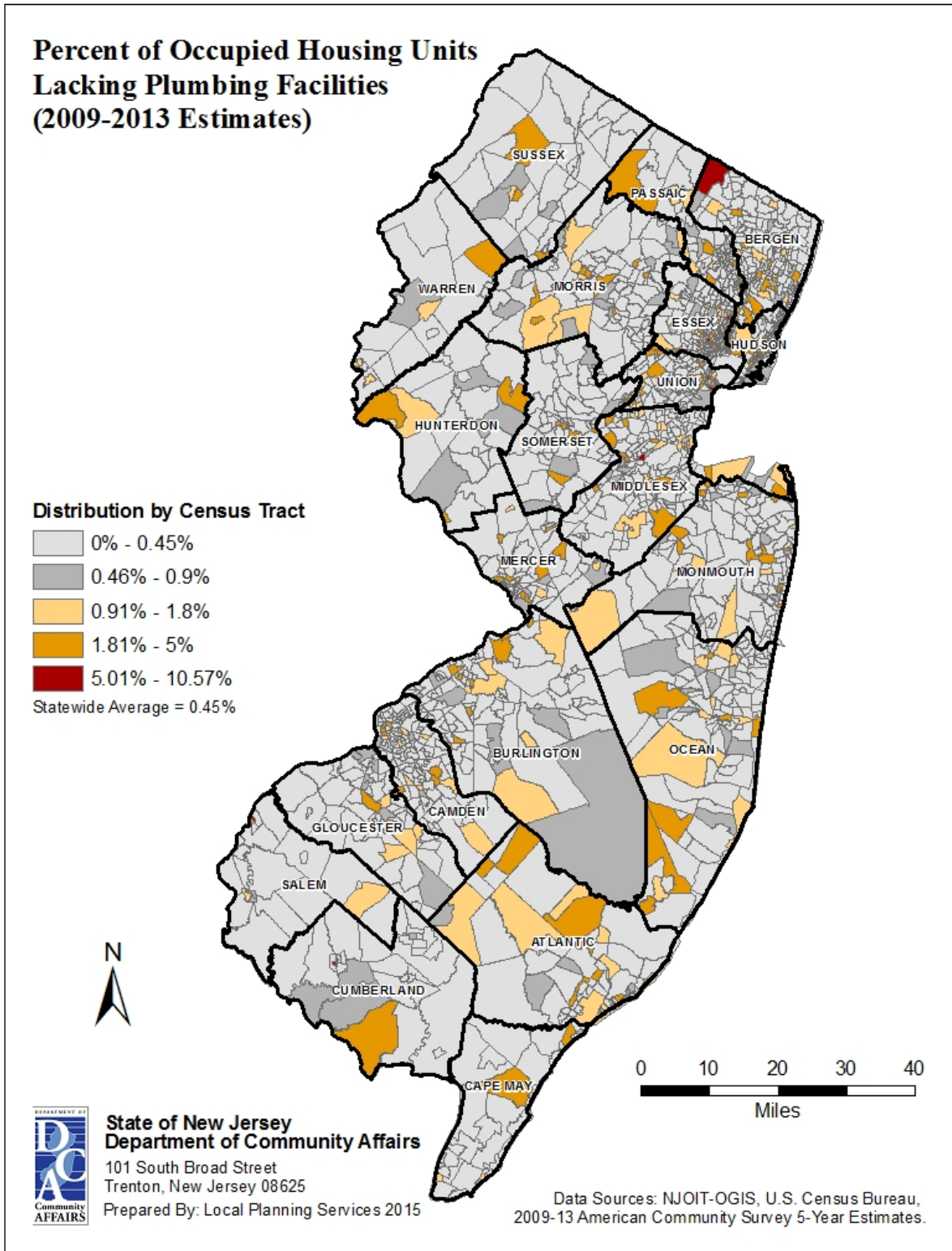
Map 28: Housing Units per Square Mile (2009-2013 Estimate)



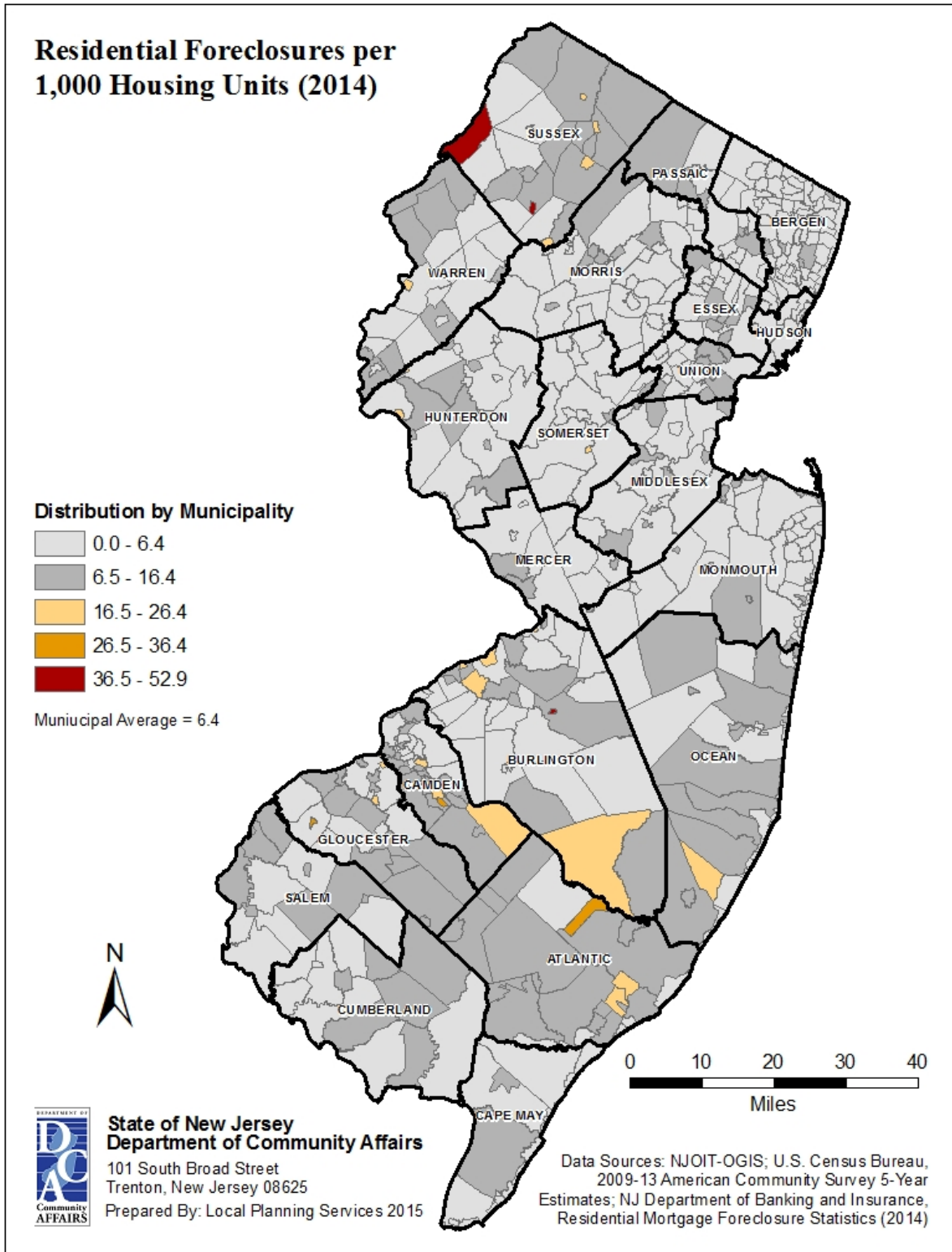
Map 29: Percent of Occupied Housing Units Lacking Kitchen Facilities (2009-2013 Estimate)



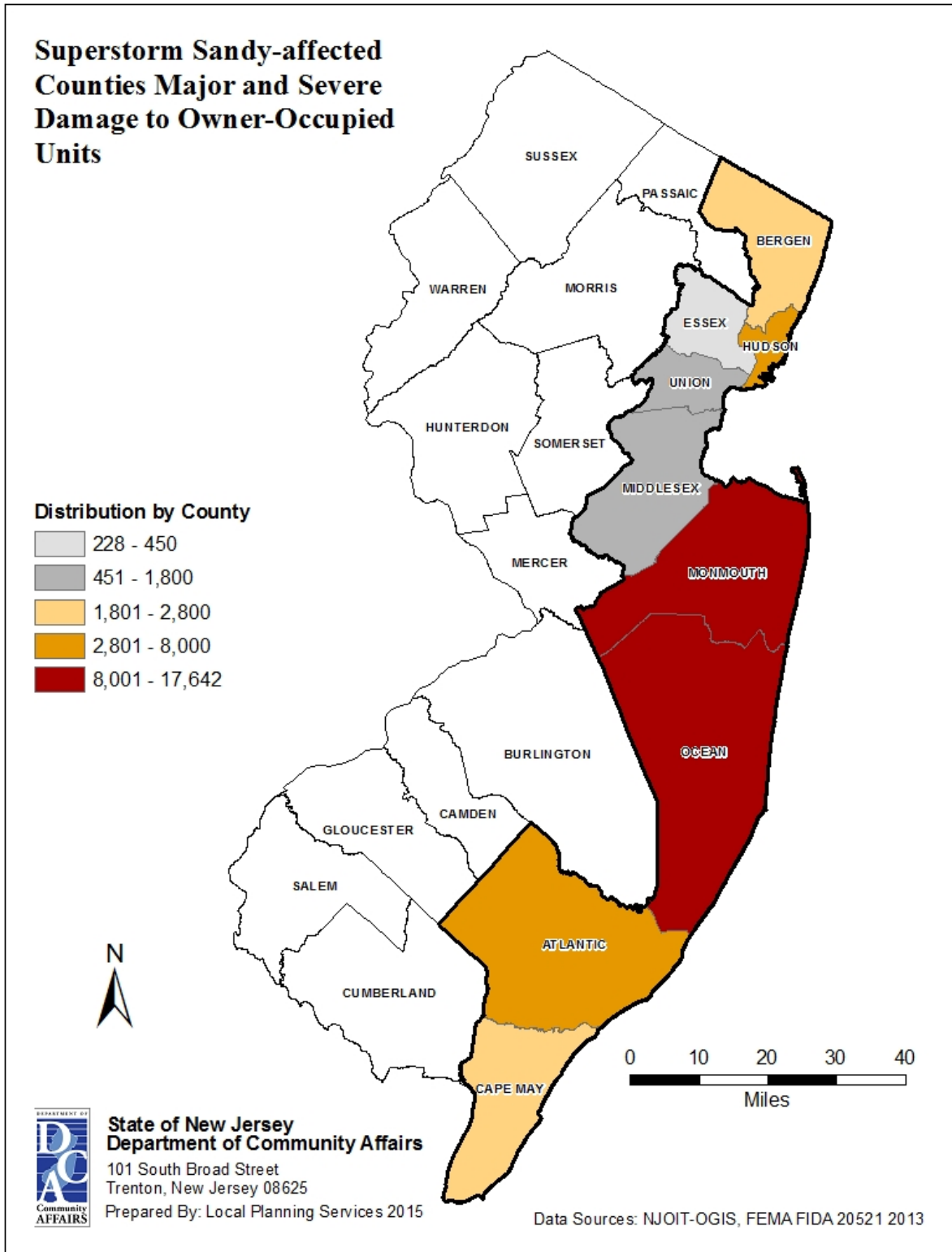
Map 30: Percent of Occupied Housing Units Lacking Plumbing Facilities (2009-2013 Estimate)



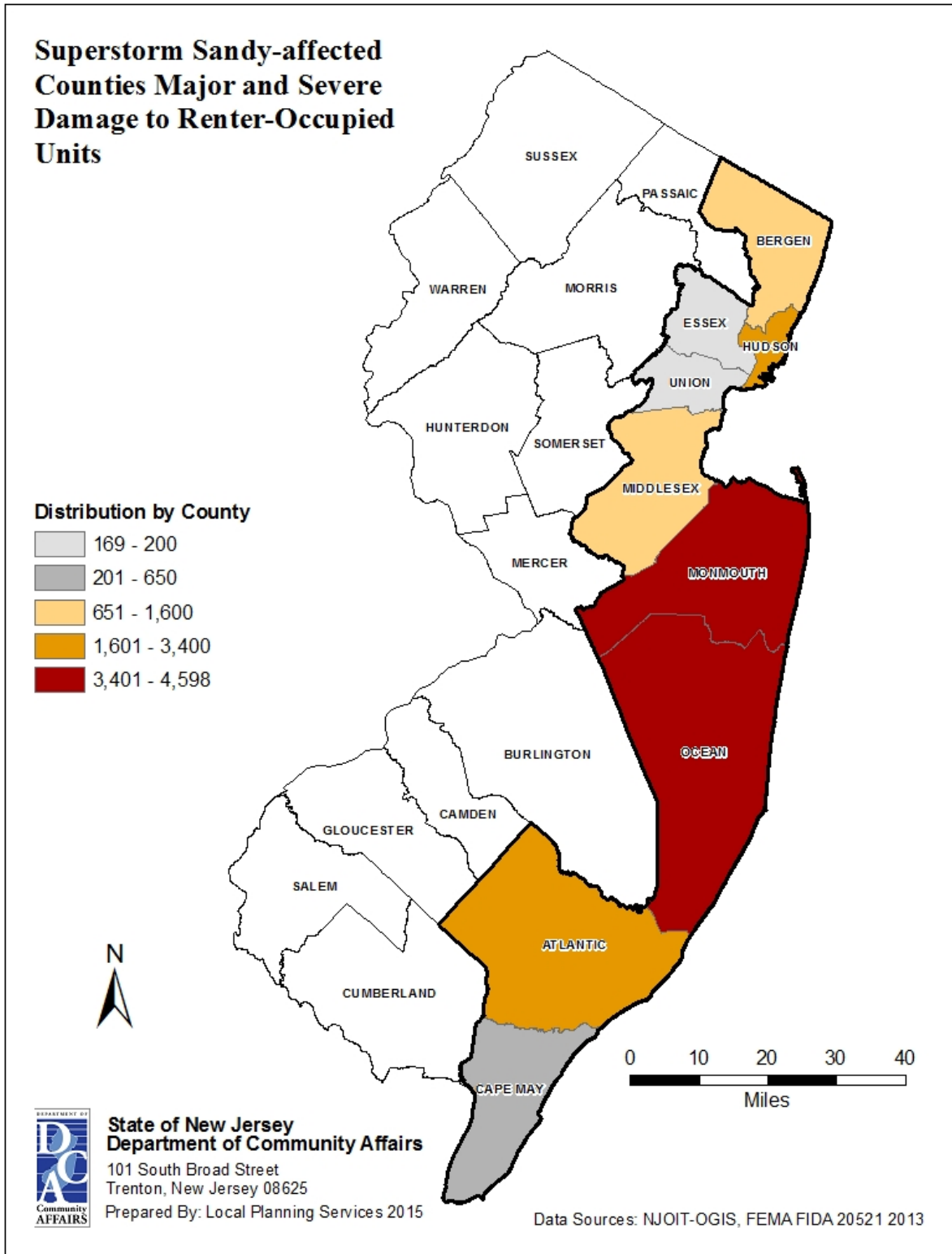
Map 31: Residential Foreclosures per 1,000 Housing Units (2014)



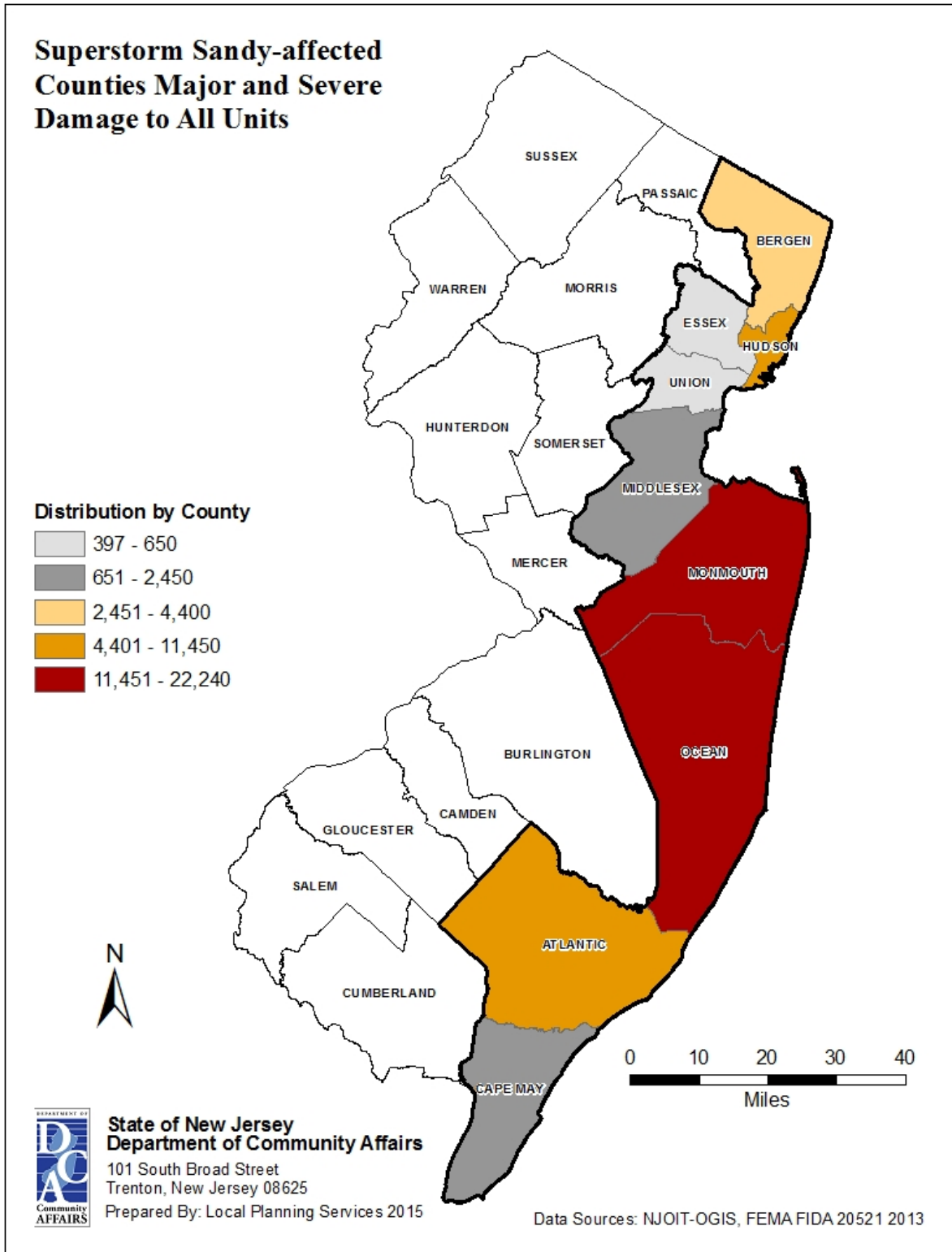
Map 32: Hurricane Sandy Major and Severe Damage to Owner-Occupied Units



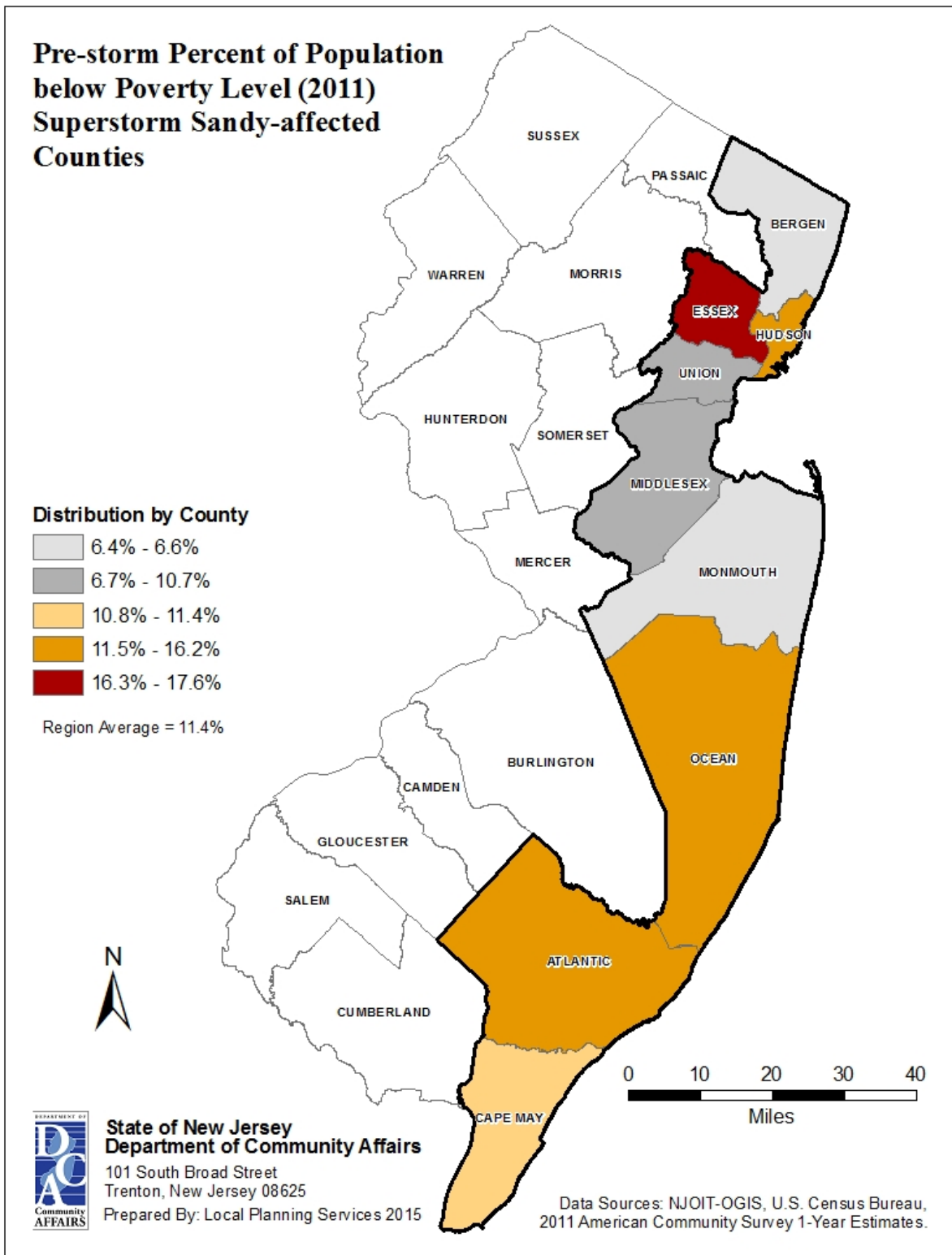
Map 33: Hurricane Sandy Major and Severe Damage to Renter-Occupied Units



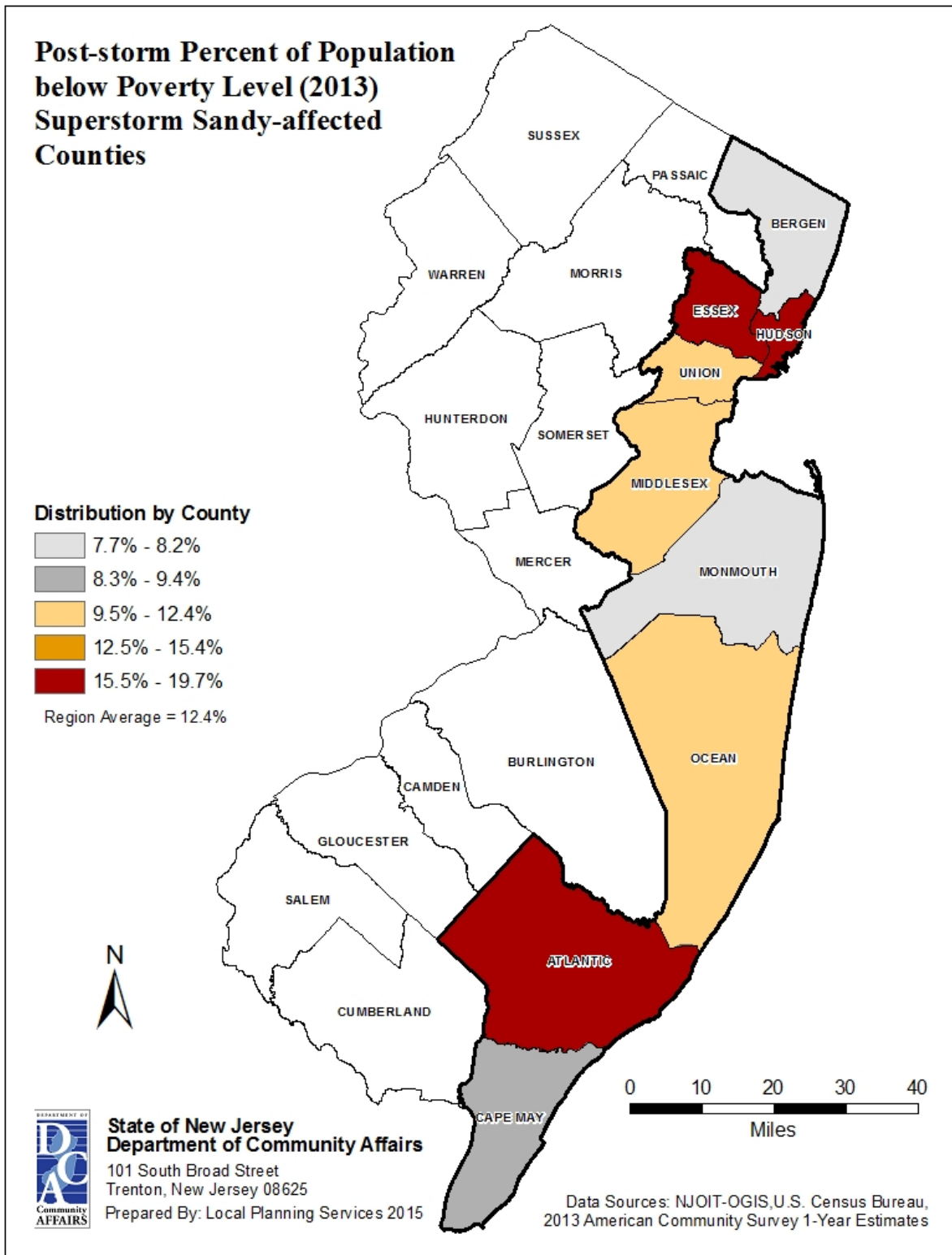
Map 34: Hurricane Sandy Major and Severe Damage to All Units



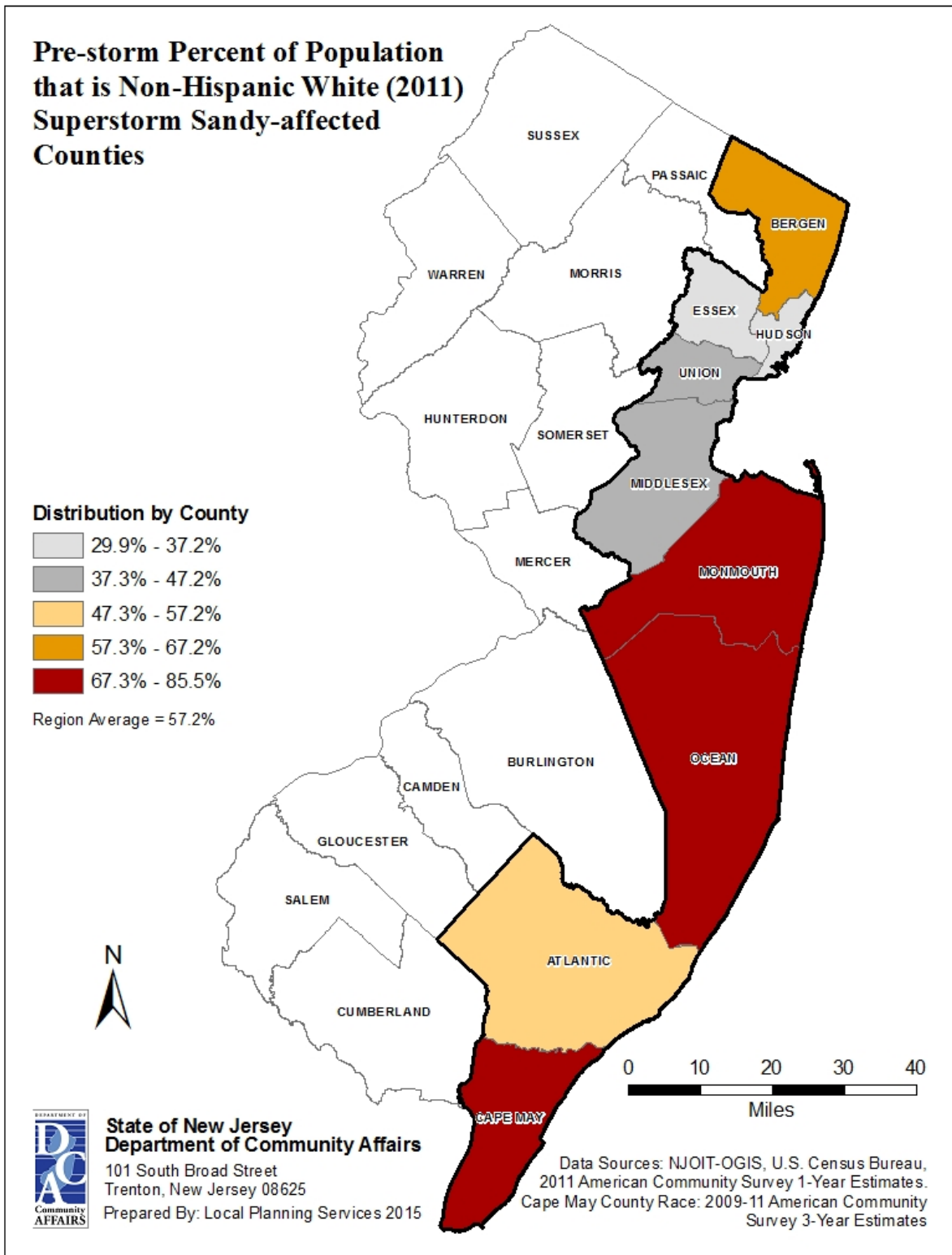
Map 35: Pre-storm Percent of Population below Poverty Level – Superstorm Sandy-affected Counties (2011)



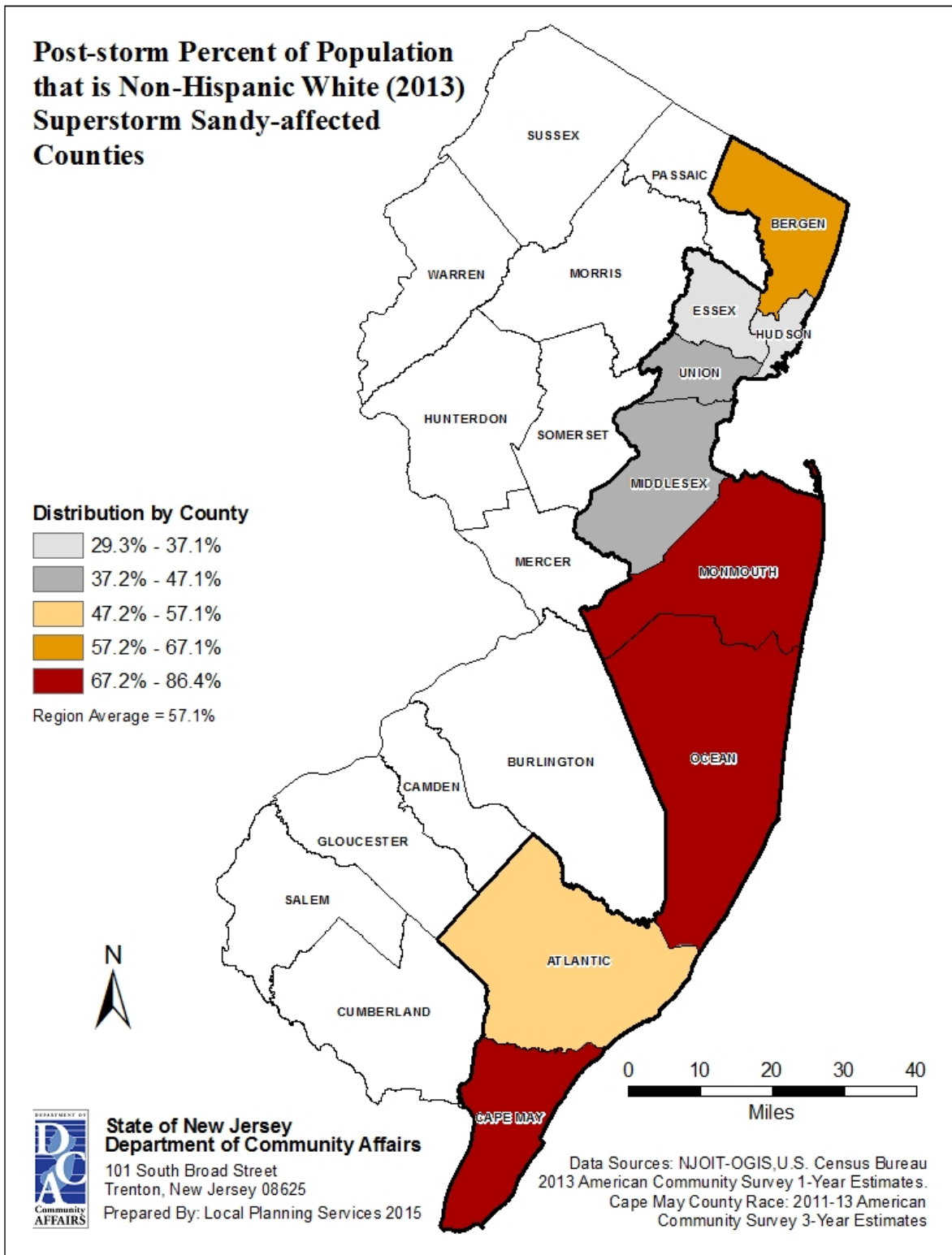
Map 36: Post-storm Percent of Population below Poverty Level – Superstorm Sandy-affected Counties (2013)



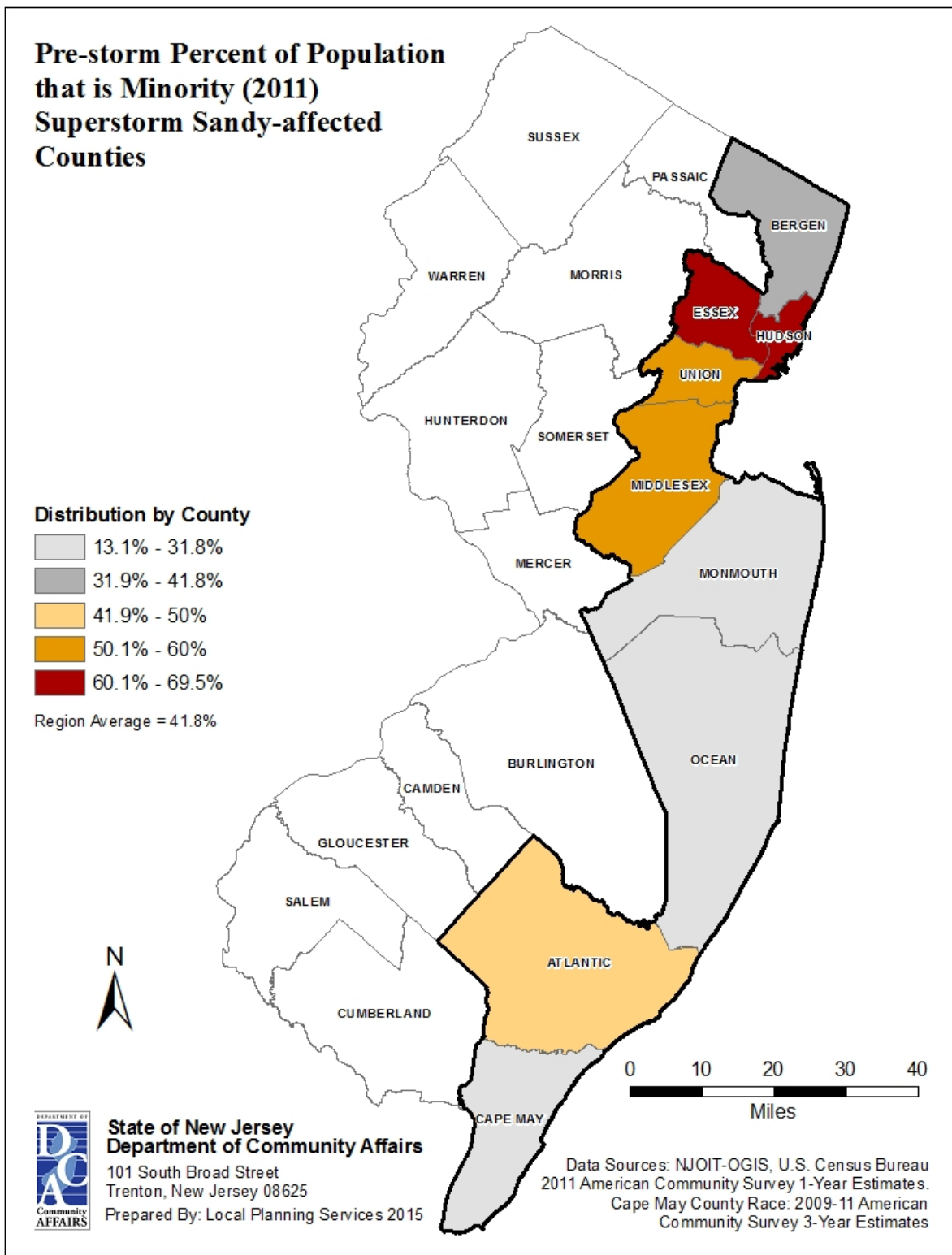
Map 37: Pre-storm Percent of Population that is Non-Hispanic White – Superstorm Sandy-affected Counties (2011)



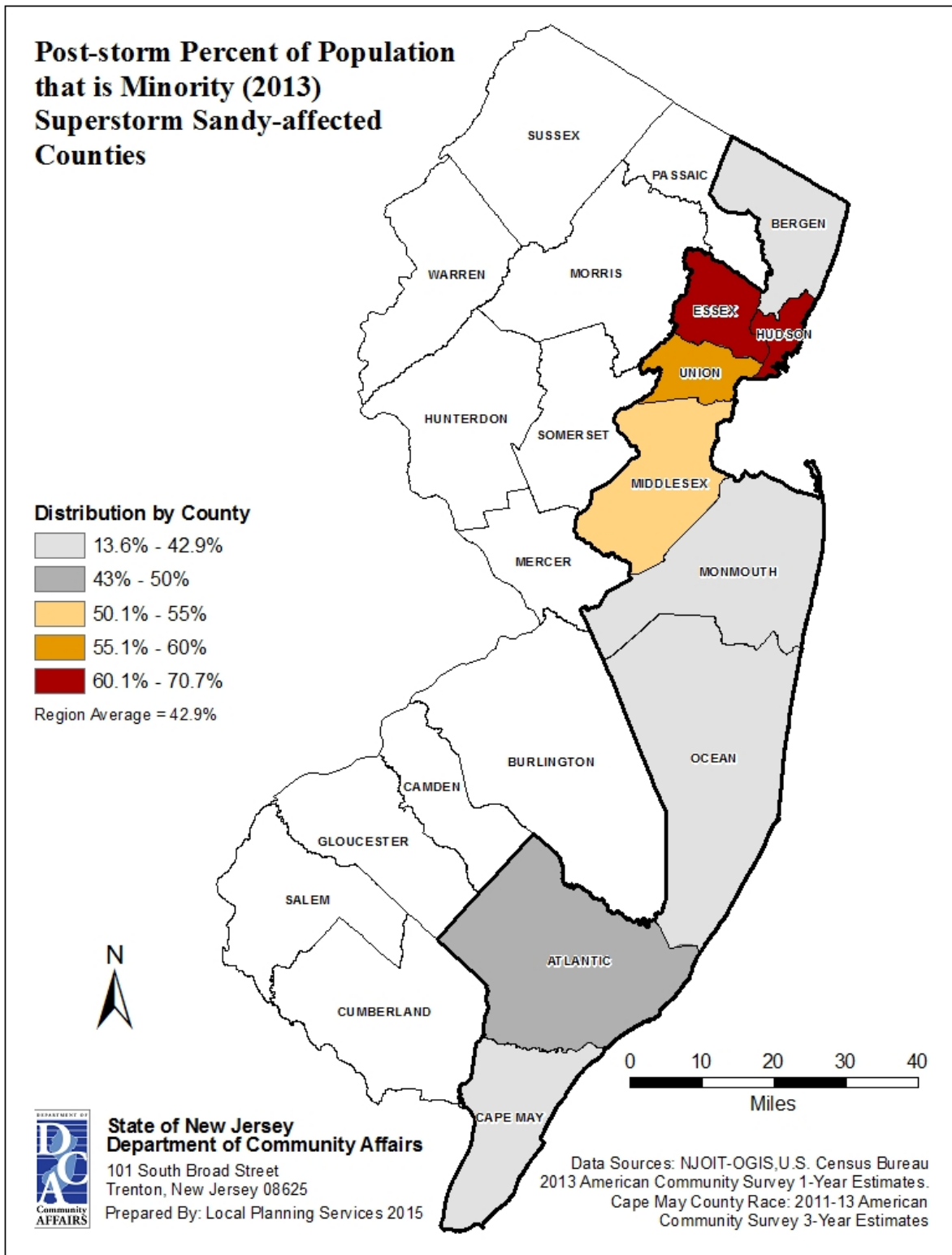
Map 38: Post-storm Percent of Population that is Non-Hispanic White – Superstorm Sandy-affected Counties (2013)



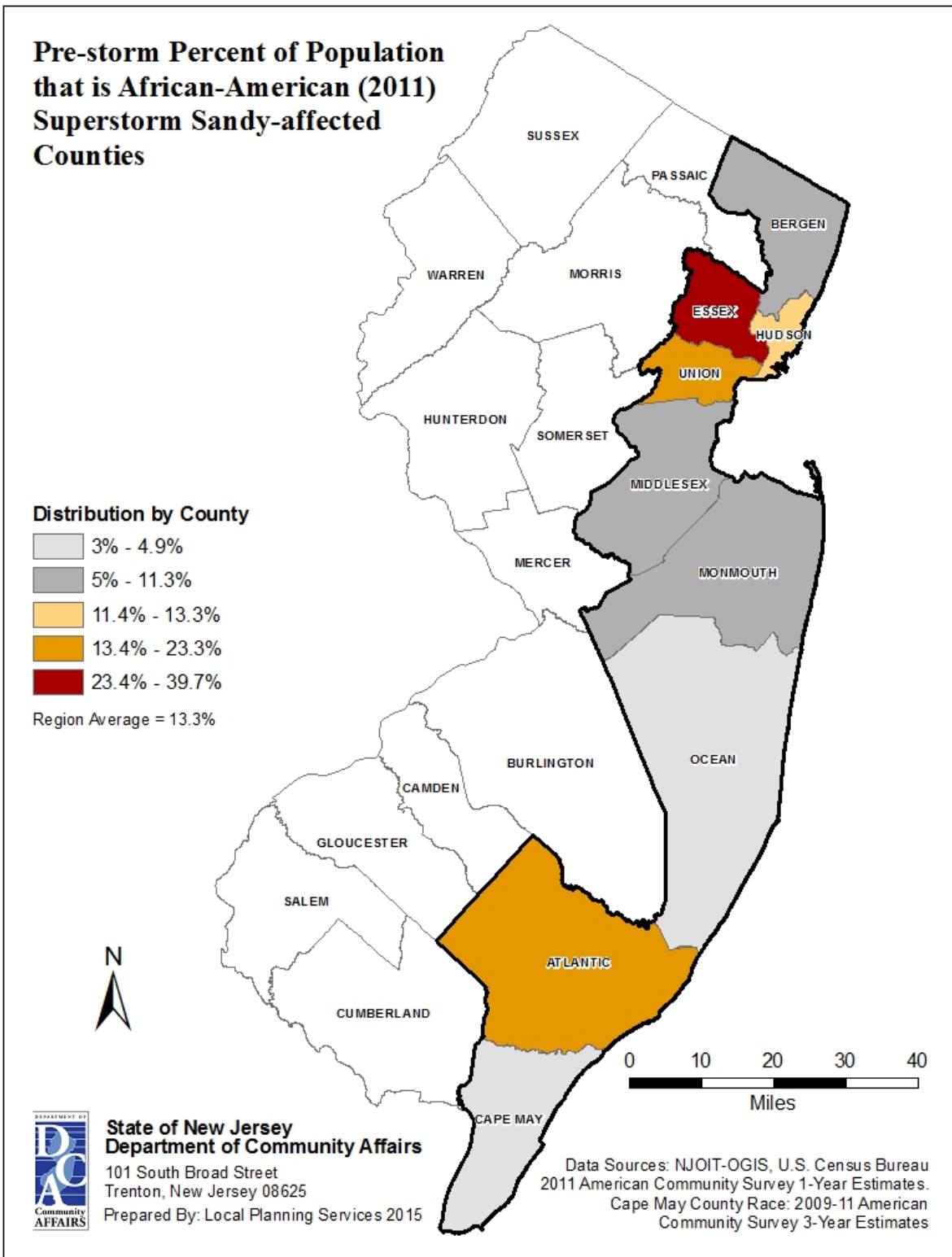
Map 39: Pre-storm Percent of Population that is Minority – Superstorm Sandy-affected Counties (2011)



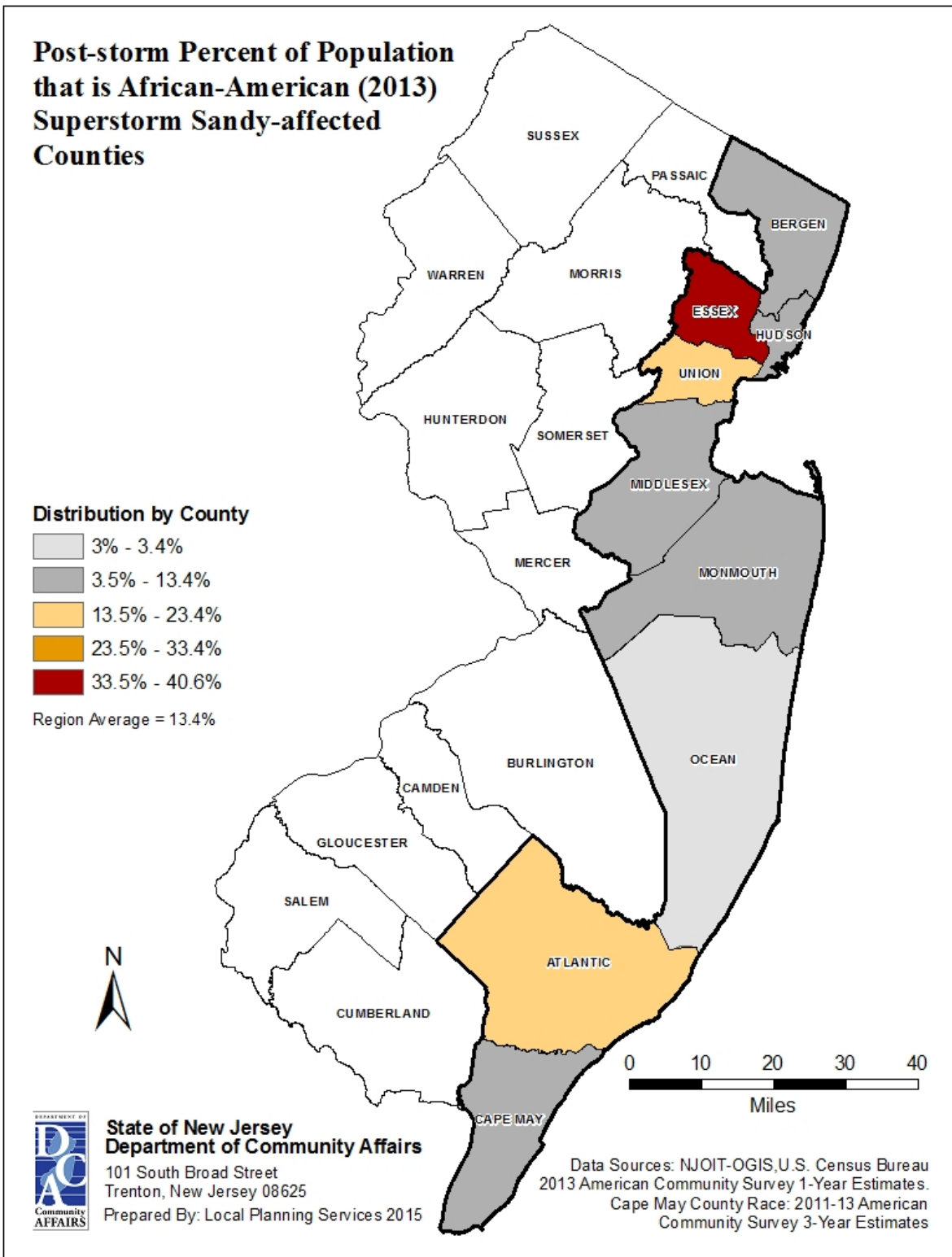
Map 40: Post-storm Percent of Population that is Minority – Superstorm Sandy-affected Counties (2013)



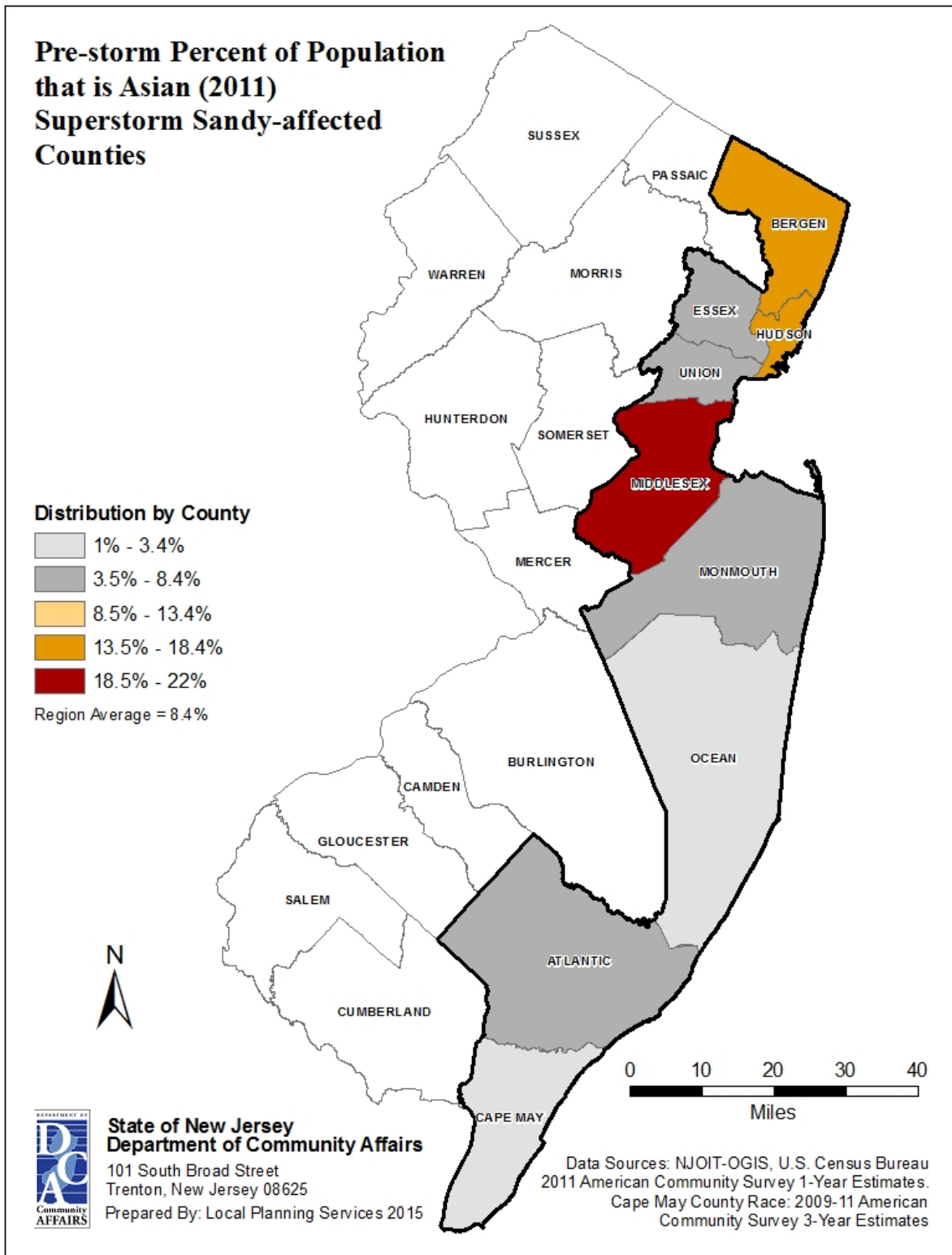
Map 41: Pre-storm Percent of Population that is African-American – Superstorm Sandy-affected Counties (2011)



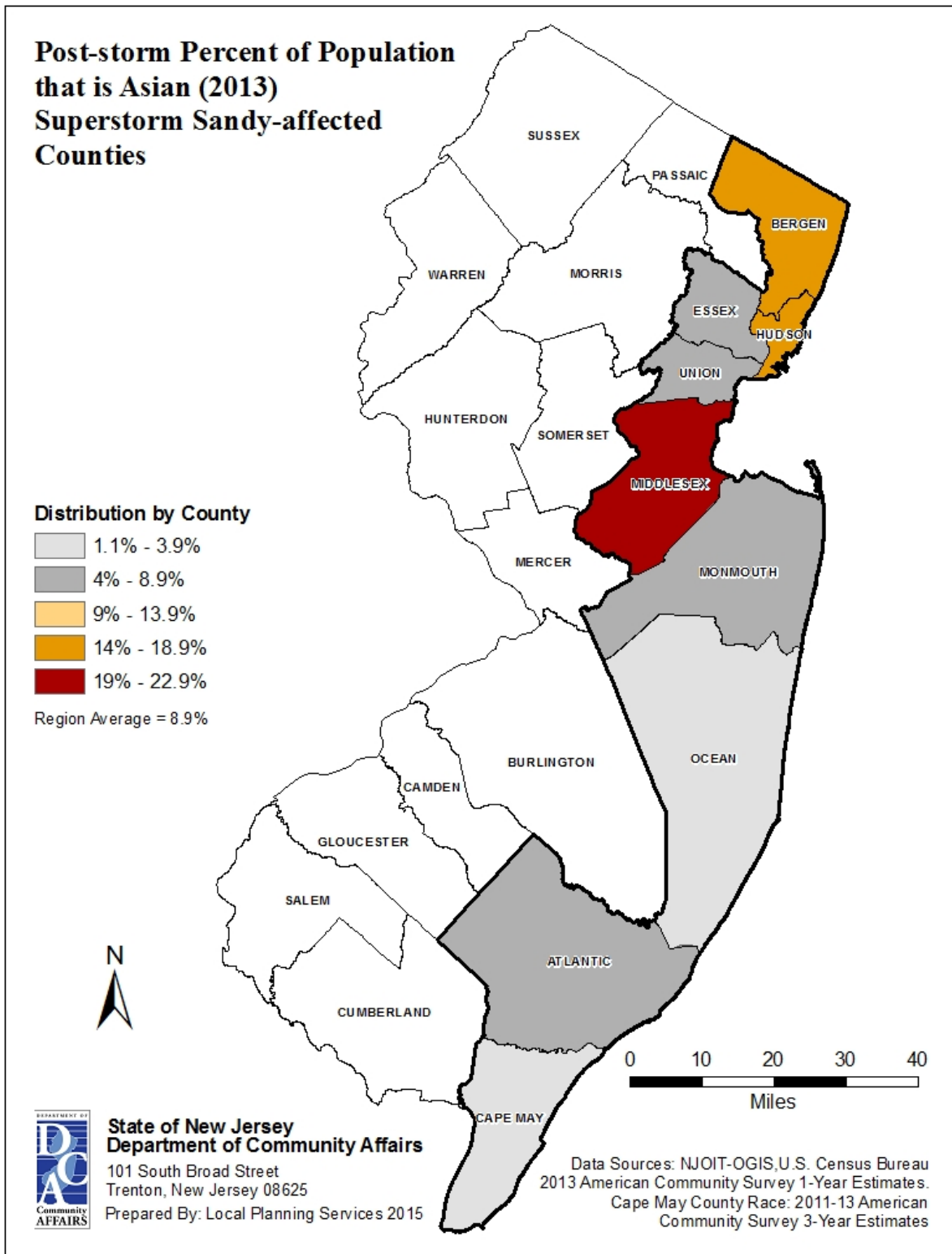
Map 42: Post-storm Percent of Population that is African-American – Superstorm Sandy-affected Counties (2013)



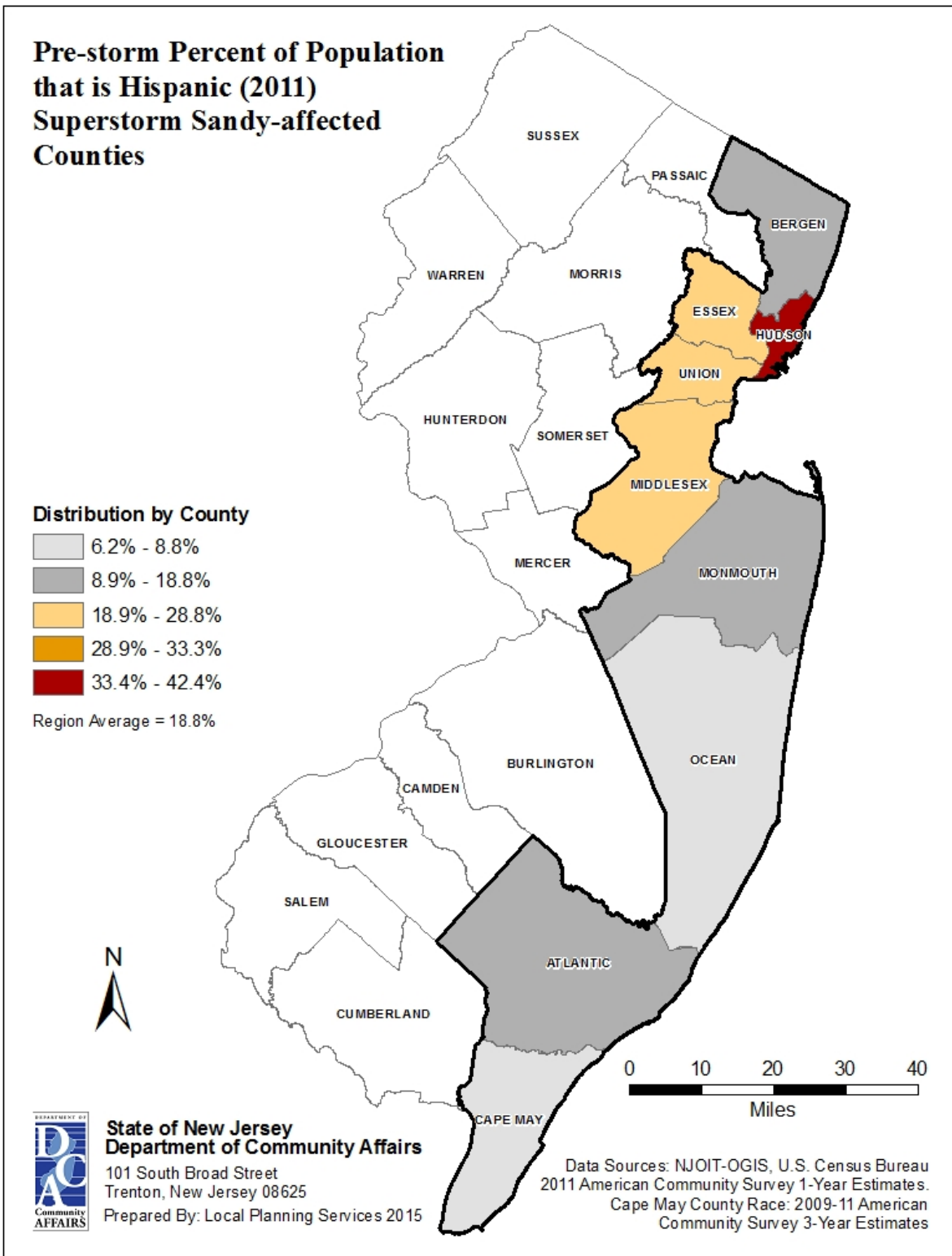
Map 43: Pre-storm Percent of Population that is Asian – Superstorm Sandy-affected Counties (2011)



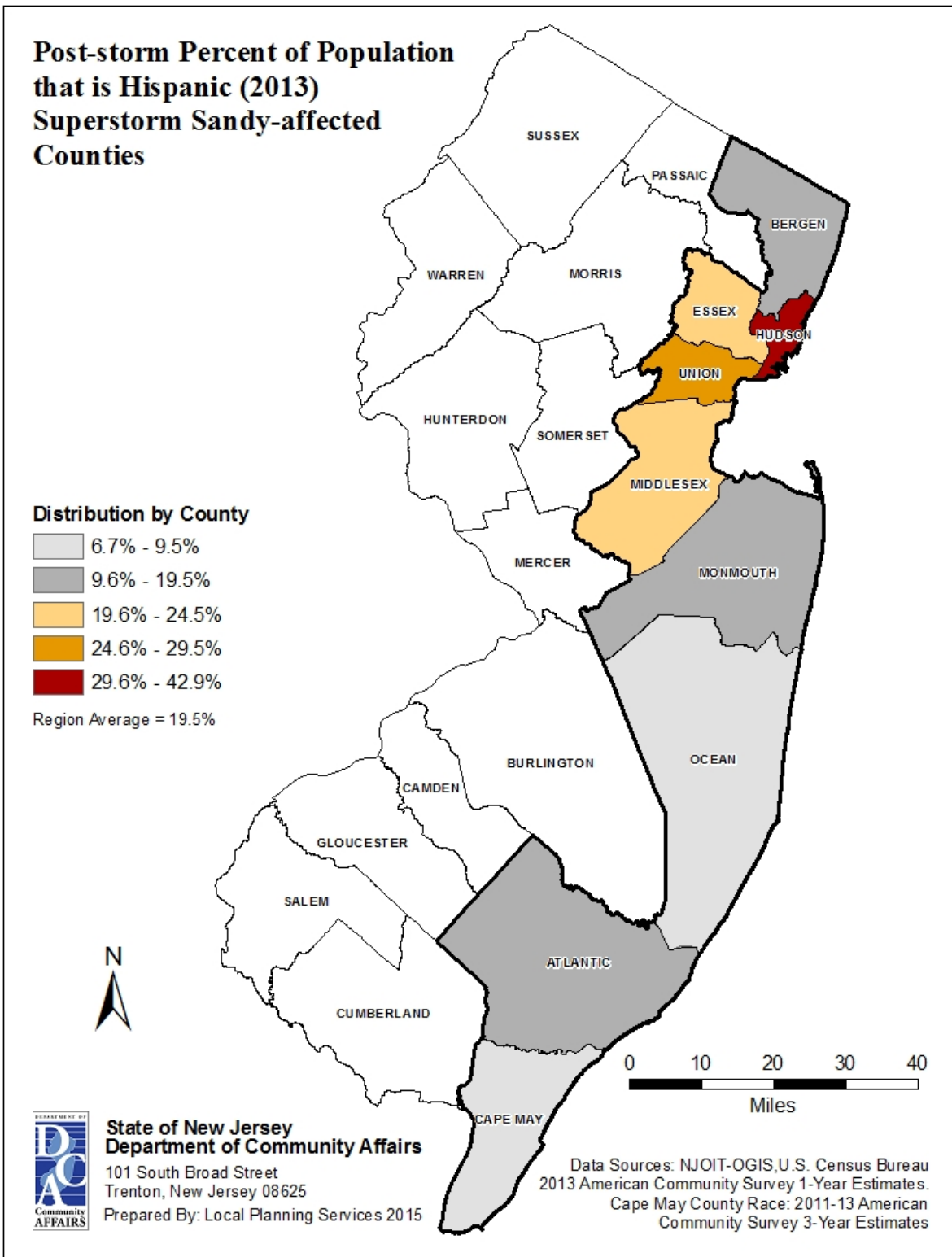
Map 44: Post-storm Percent of Population that is Asian – Superstorm Sandy-affected Counties (2013)



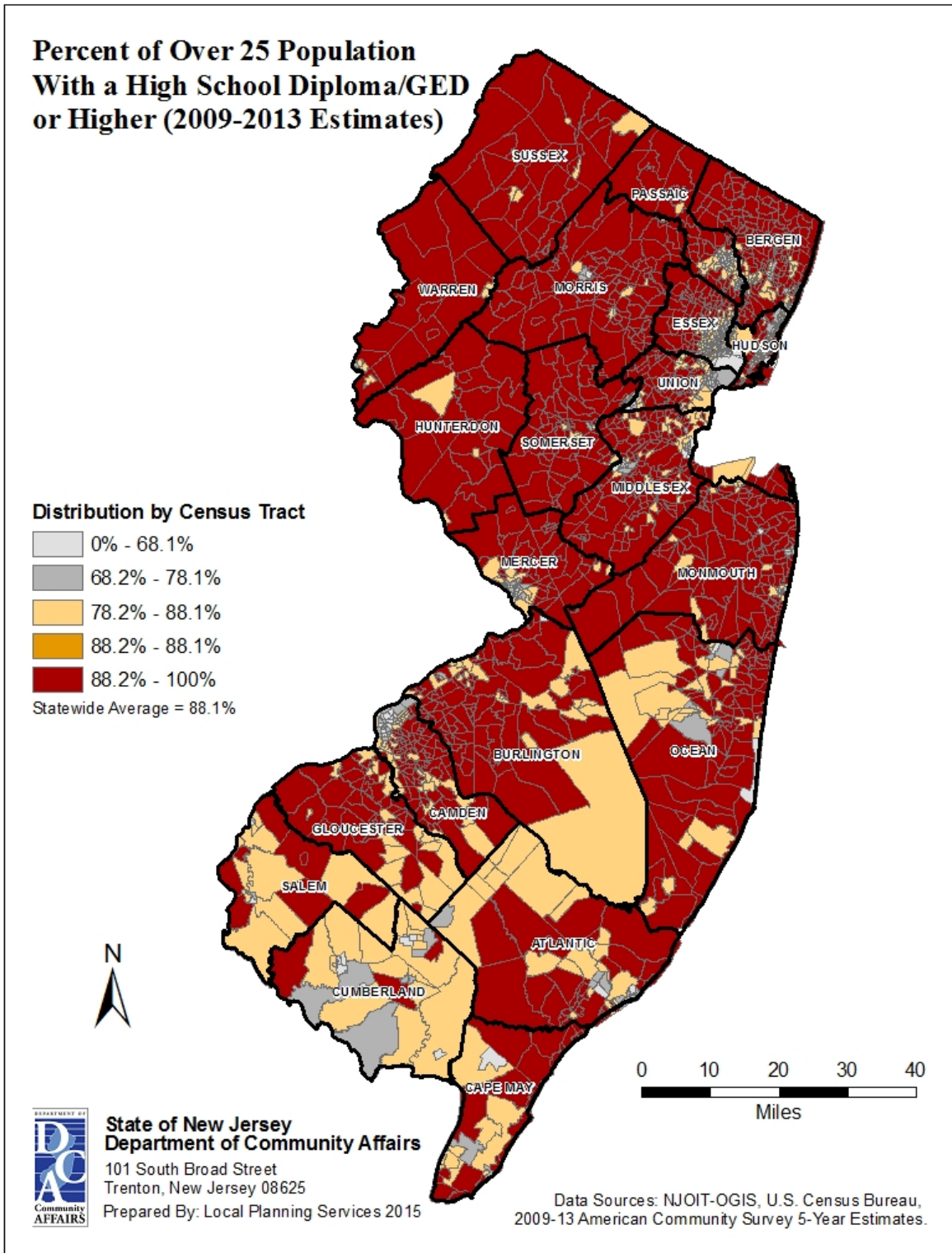
Map 45: Pre-storm Percent of Population that is Hispanic – Superstorm Sandy-affected Counties (2011)



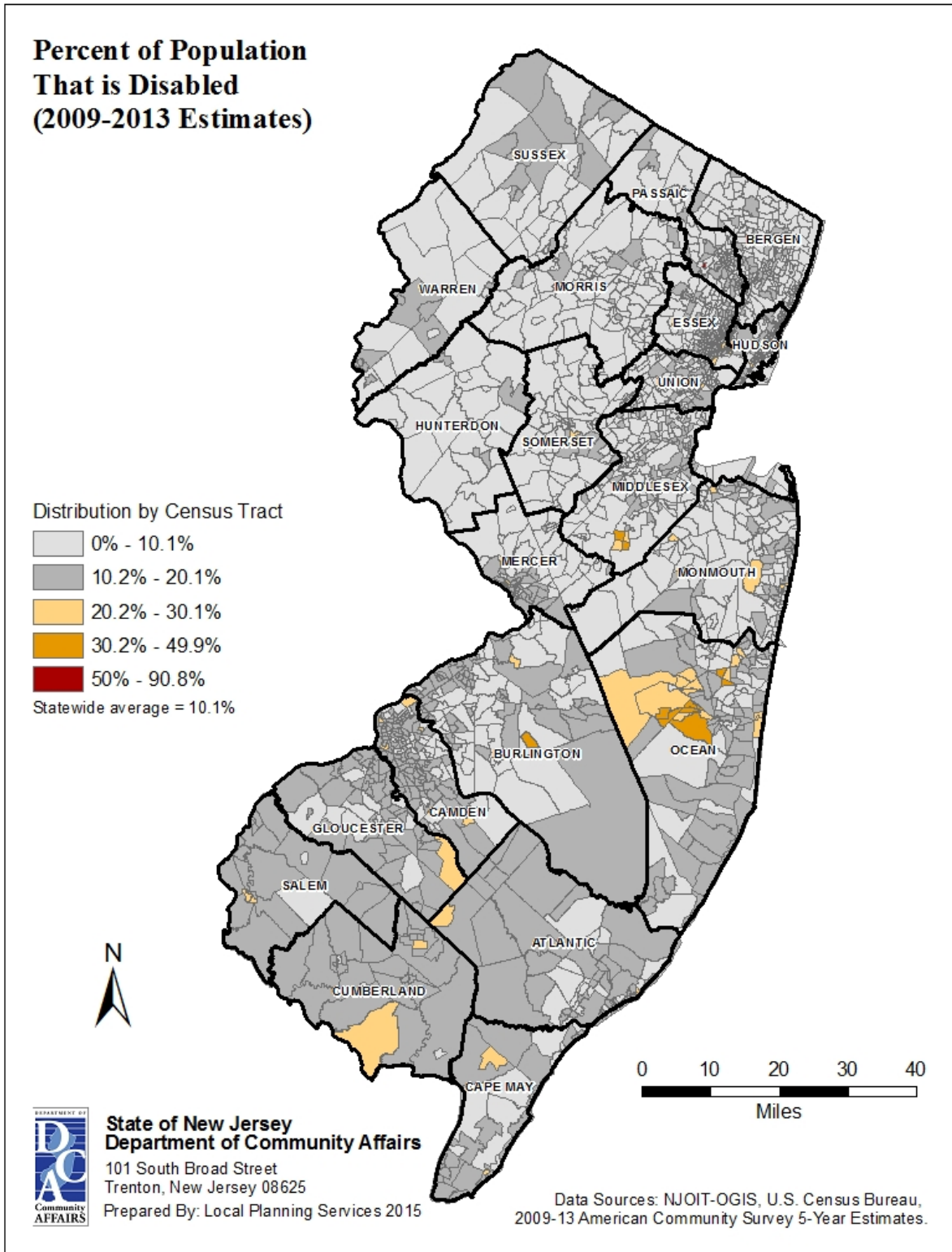
Map 46: Post-storm Percent of Population that is Hispanic – Superstorm Sandy-affected Counties (2013)



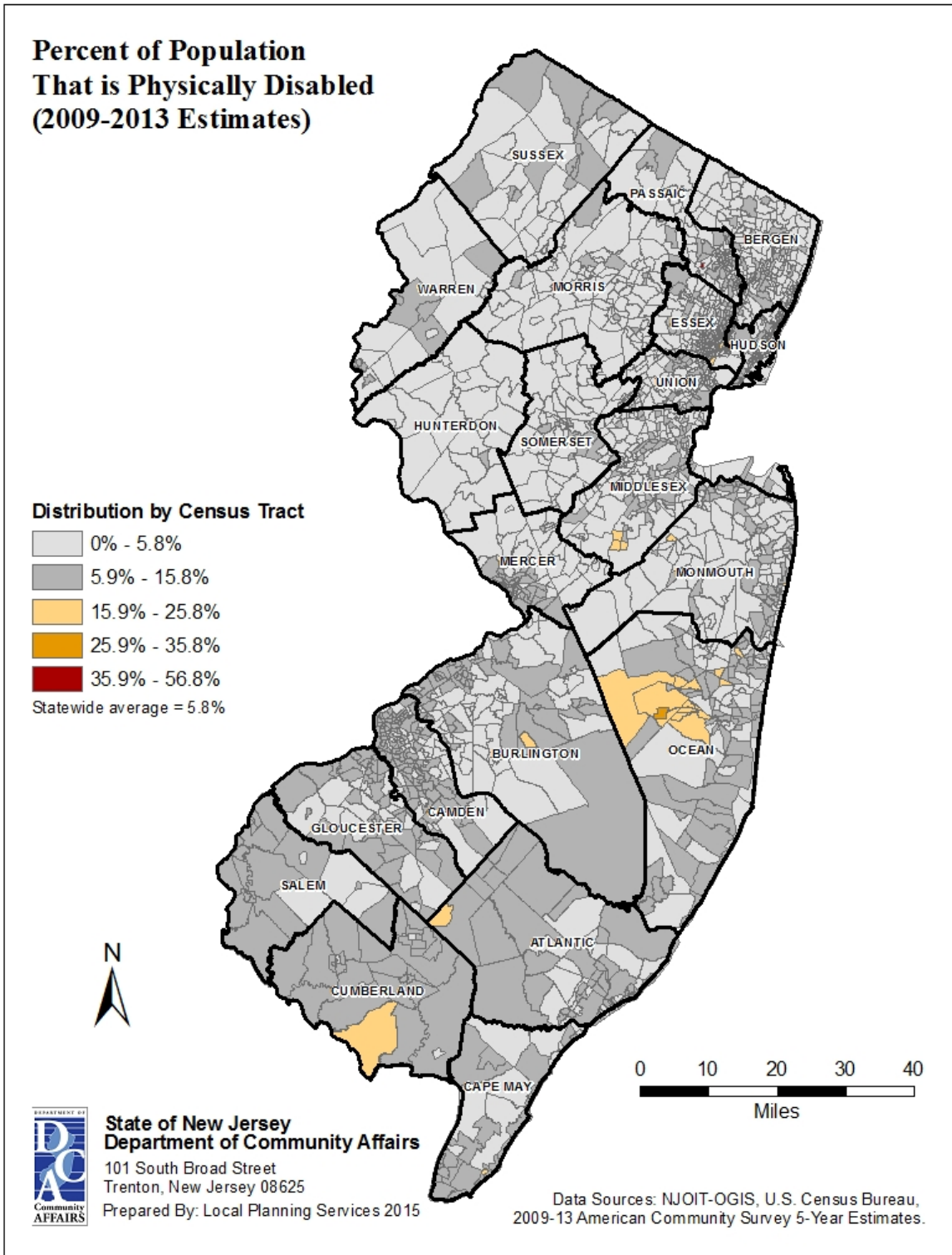
Map 47: Percent of Over 25 Population with a High School Diploma/GED or Higher (2009-2013 Estimate)



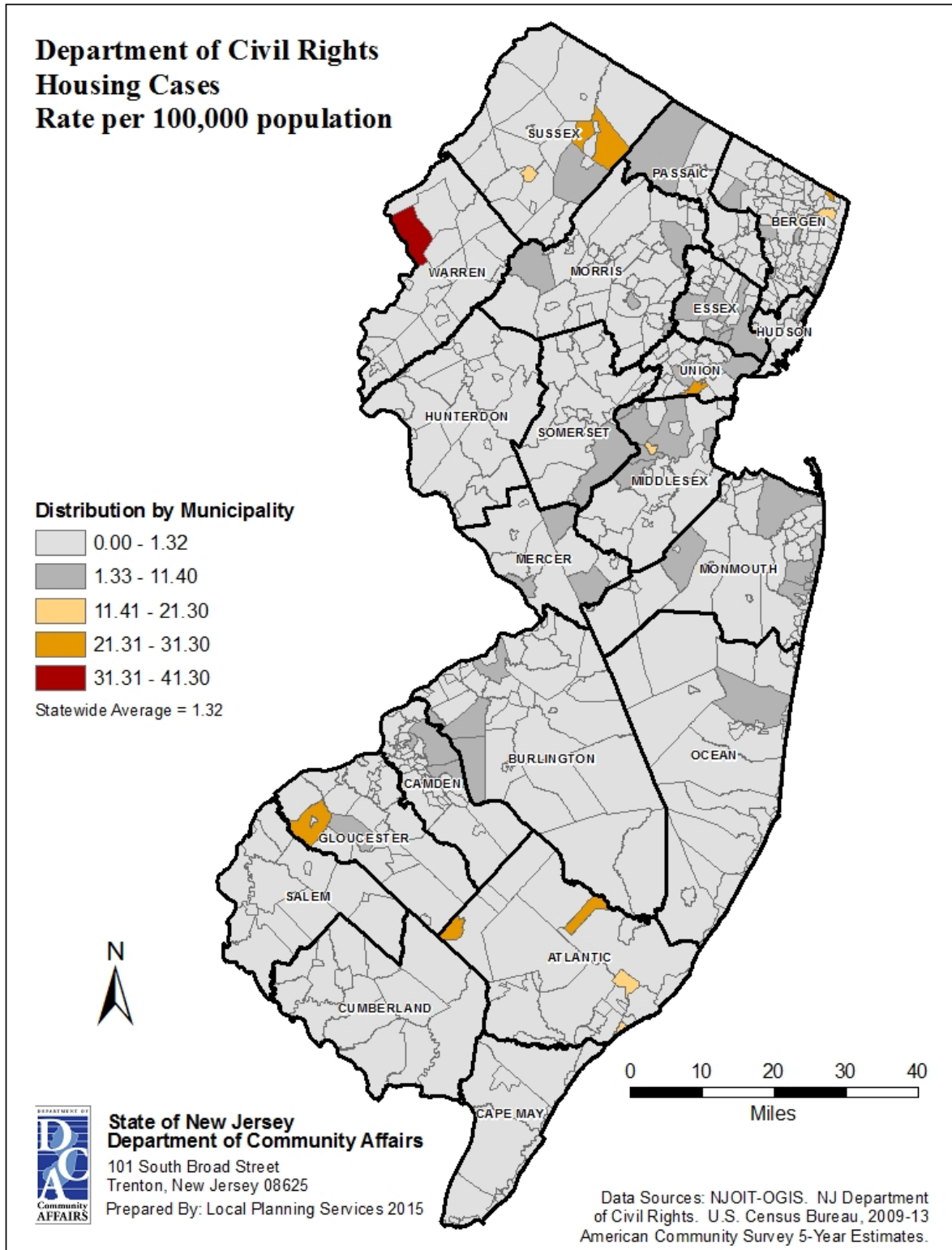
Map 48: Percent of the Population with a Disability (2009-2013 Estimate)



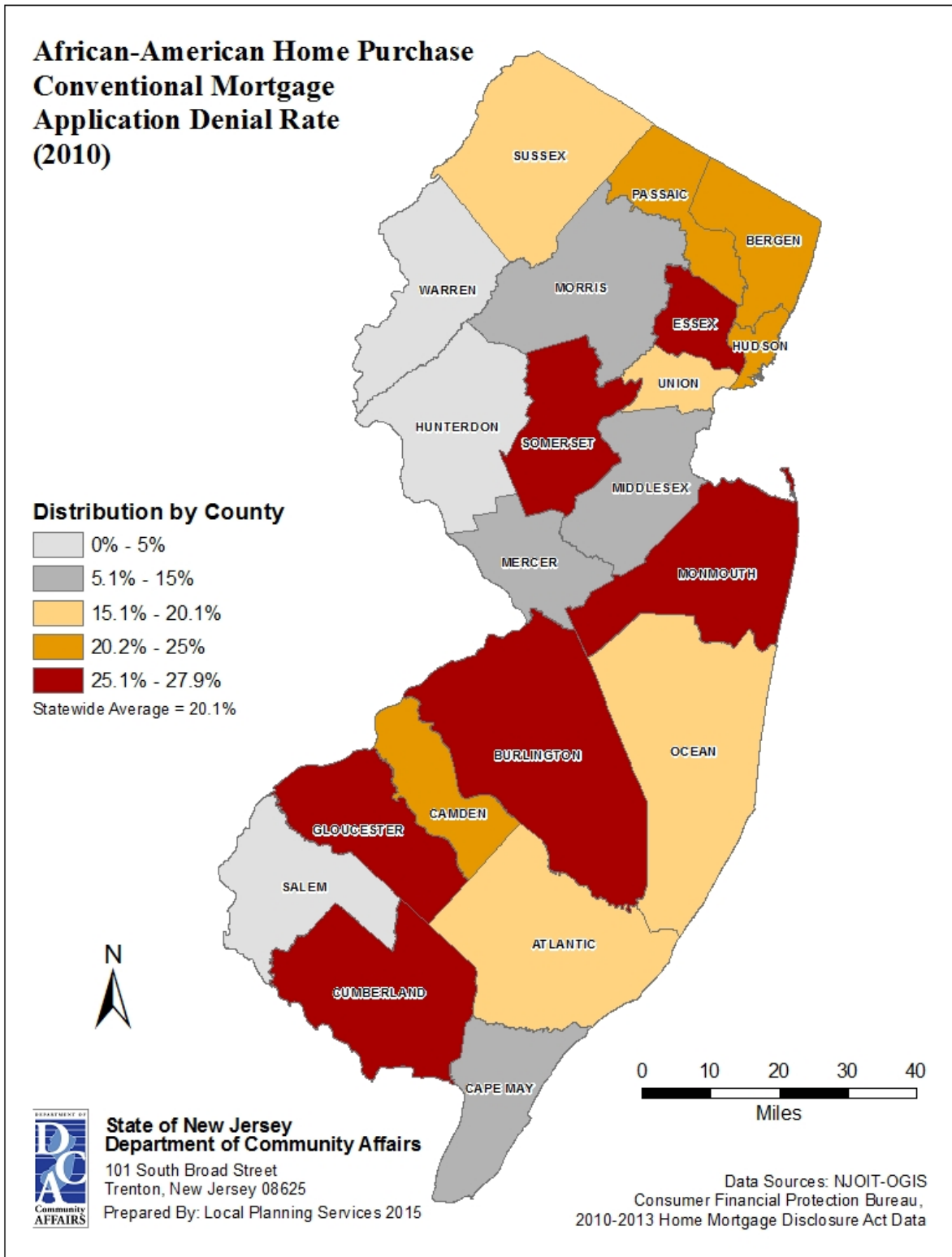
Map 49: Percent of the Population with a Physical Disability (2009-2013 Estimate)



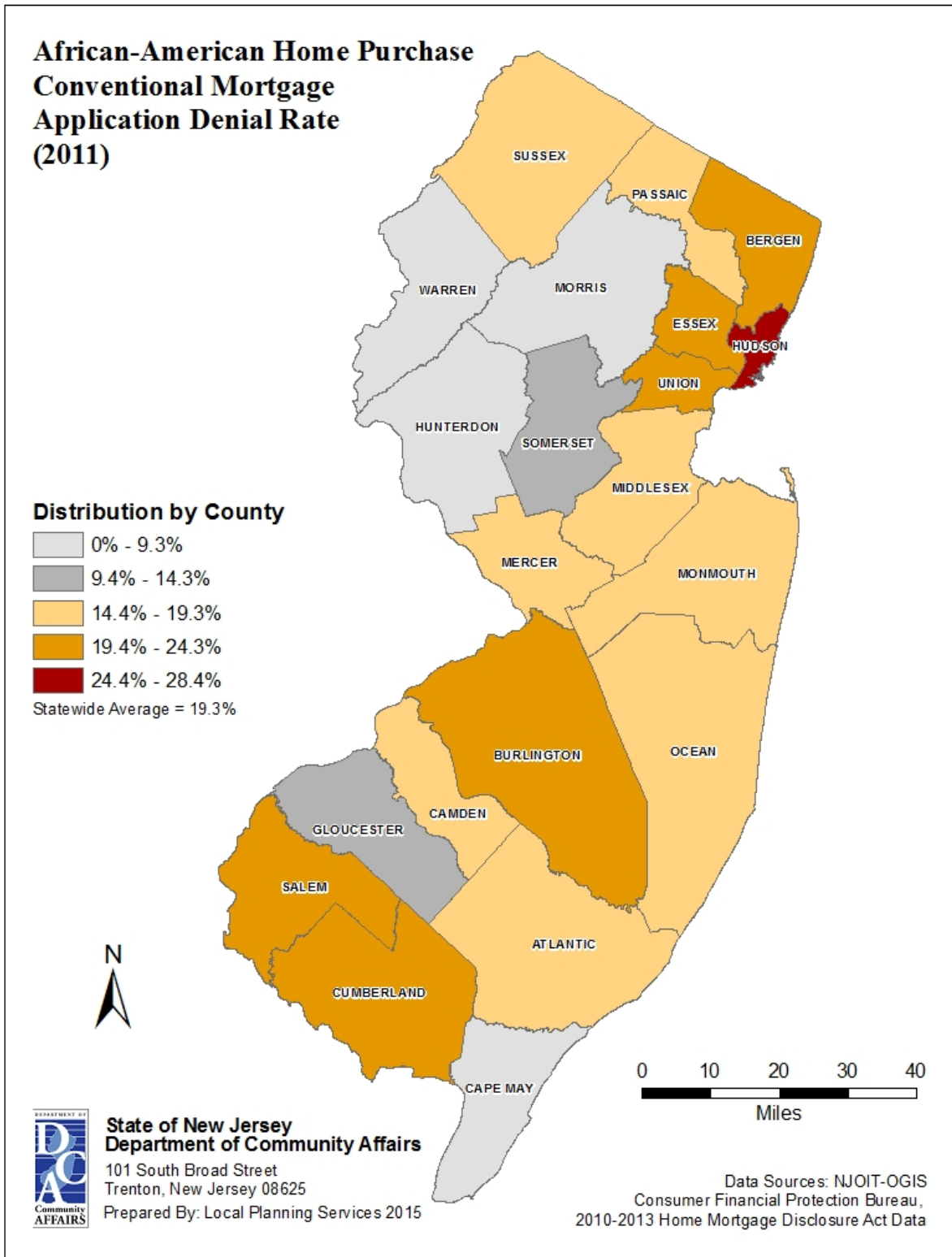
Map 50: Division of Civil Rights Housing Cases, Rate per 100,000 Population



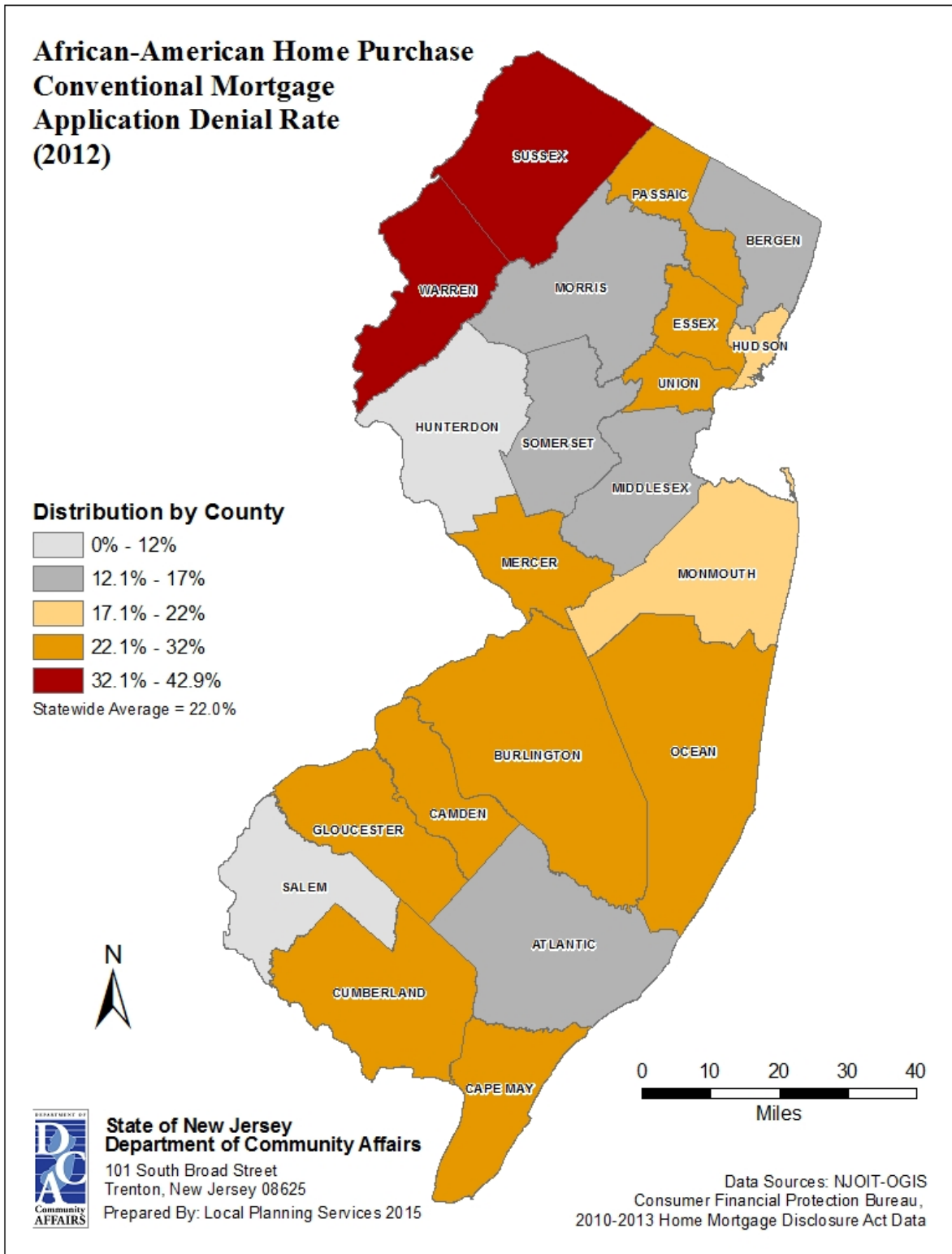
Map 51: African-American Home Purchase Conventional Mortgage Application Denial Rate (2010)



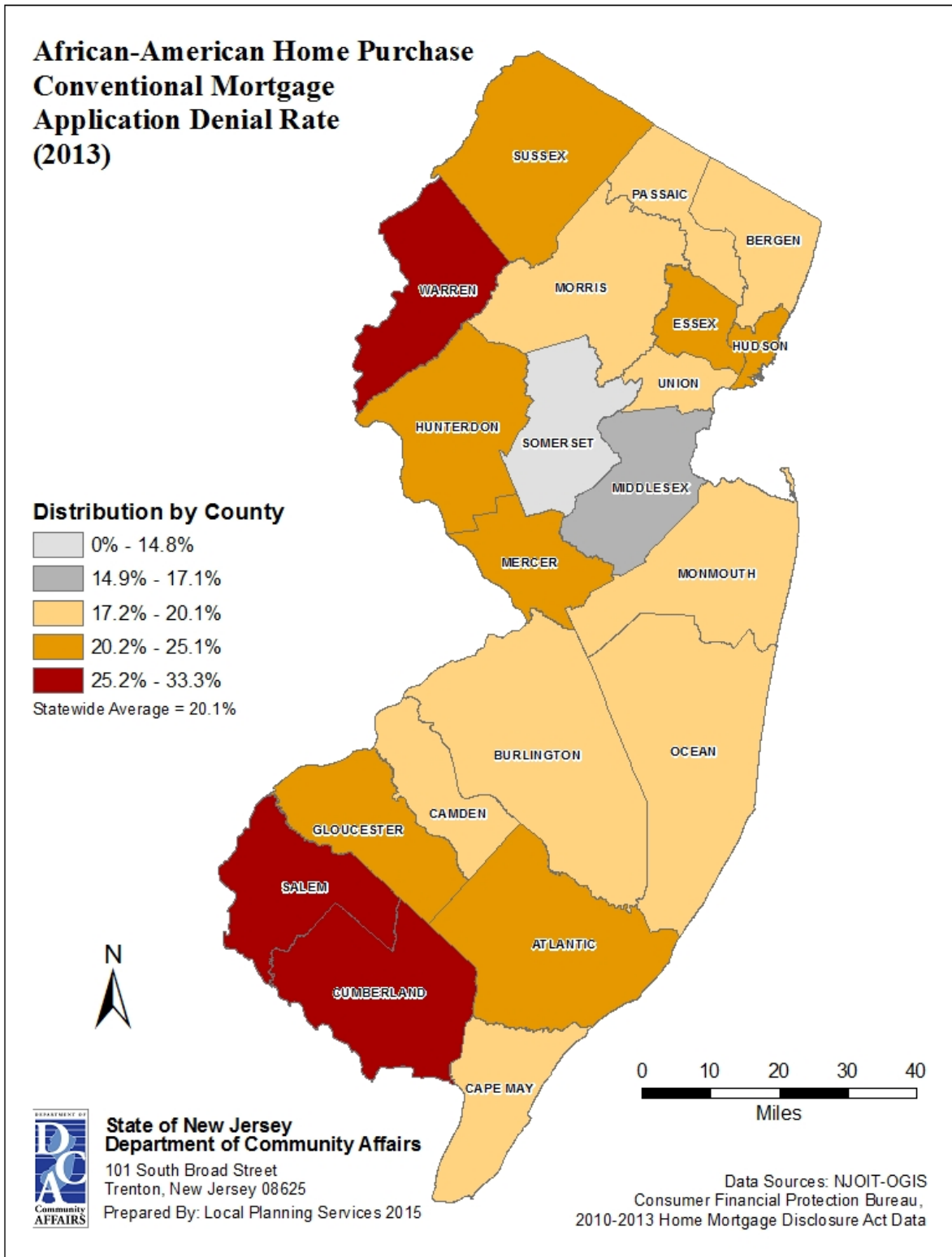
Map 52: African-American Home Purchase Conventional Mortgage Application Denial Rate (2011)



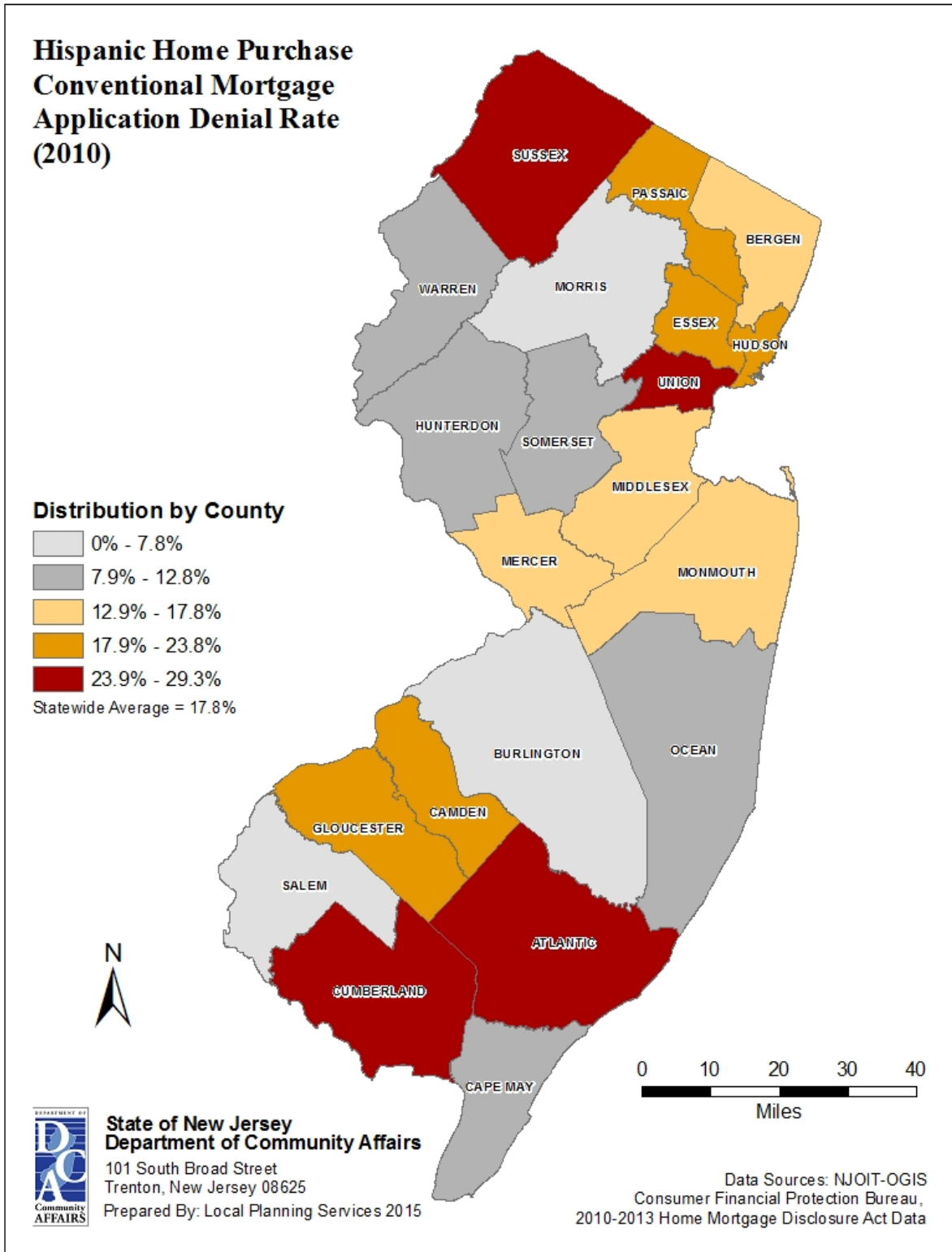
Map 53: African-American Home Purchase Conventional Mortgage Application Denial Rate (2012)



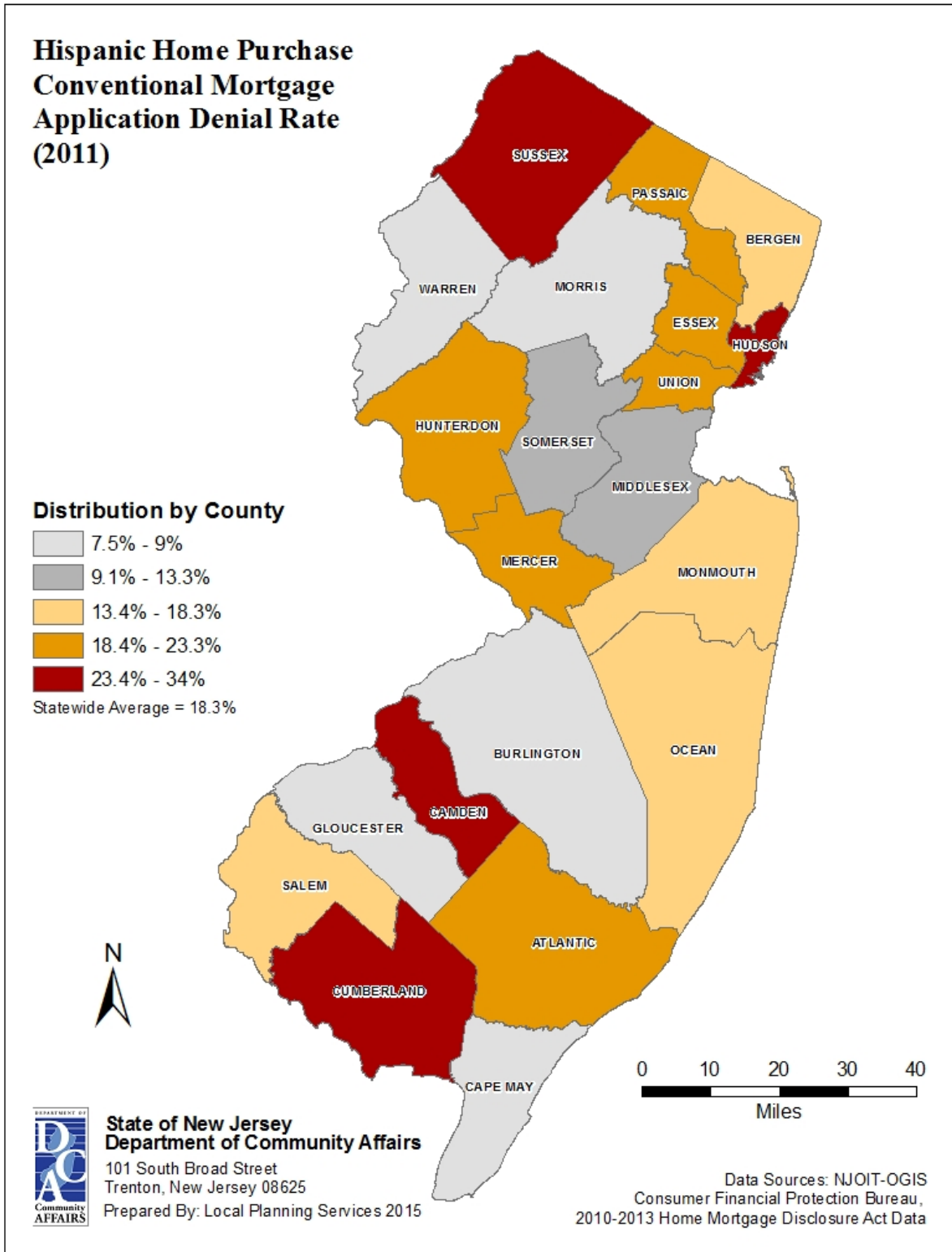
Map 54: African-American Home Purchase Conventional Mortgage Application Denial Rate (2013)



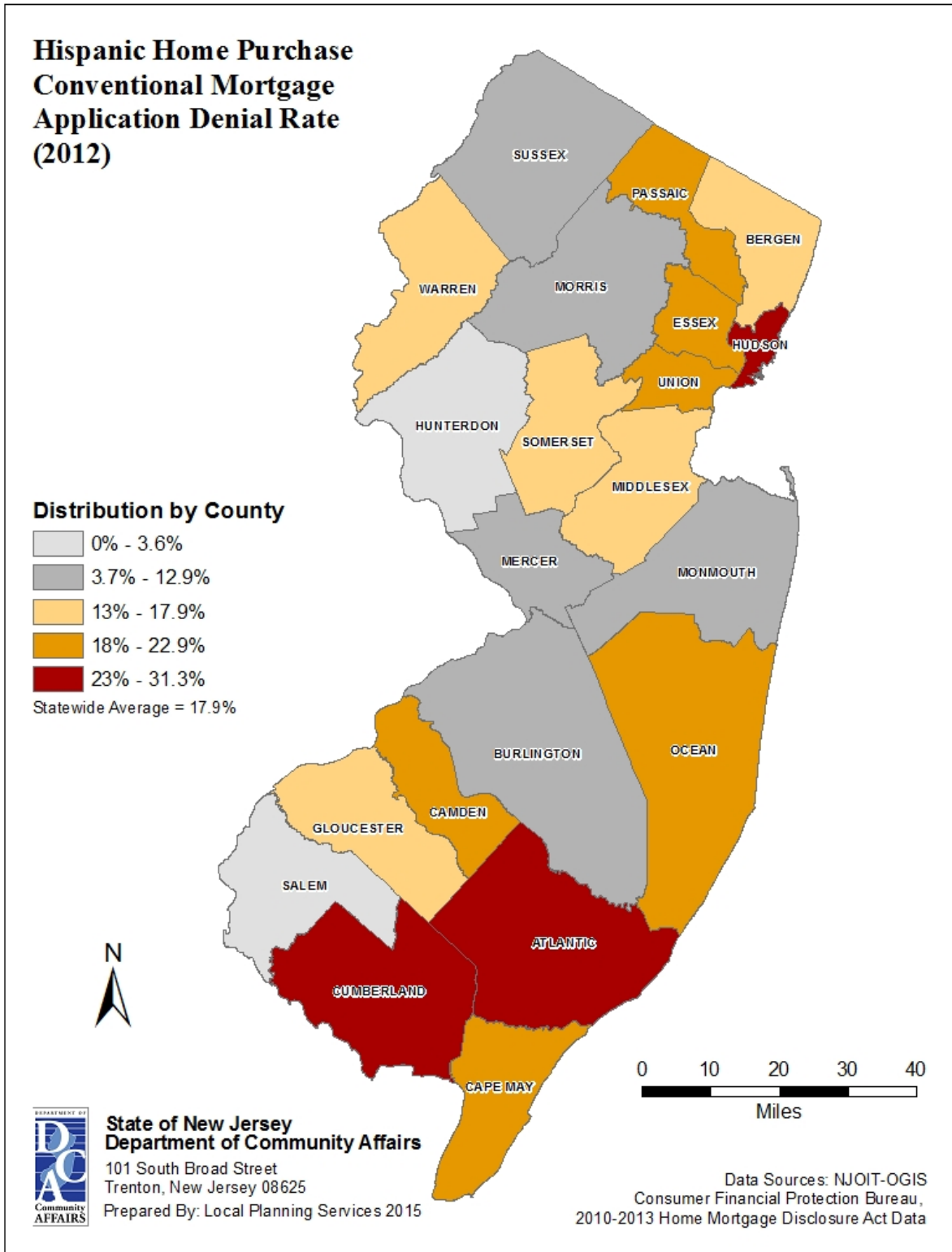
Map 55: Hispanic Home Purchase Conventional Mortgage Application Denial Rate (2010)



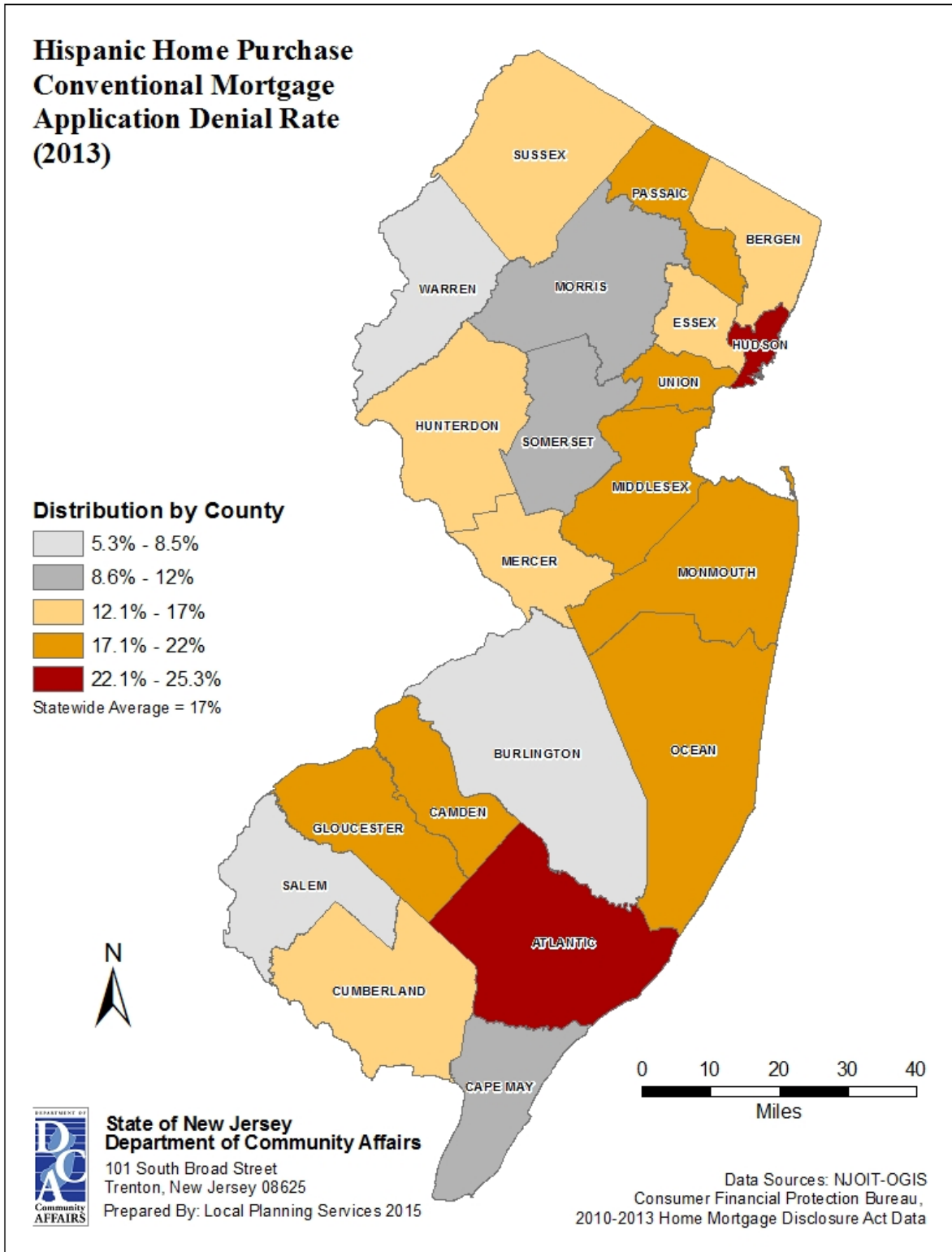
Map 56: Hispanic Home Purchase Conventional Mortgage Application Denial Rate (2011)



Map 57: Hispanic Home Purchase Conventional Mortgage Application Denial Rate (2012)



Map 58: Hispanic Home Purchase Conventional Mortgage Application Denial Rate (2013)



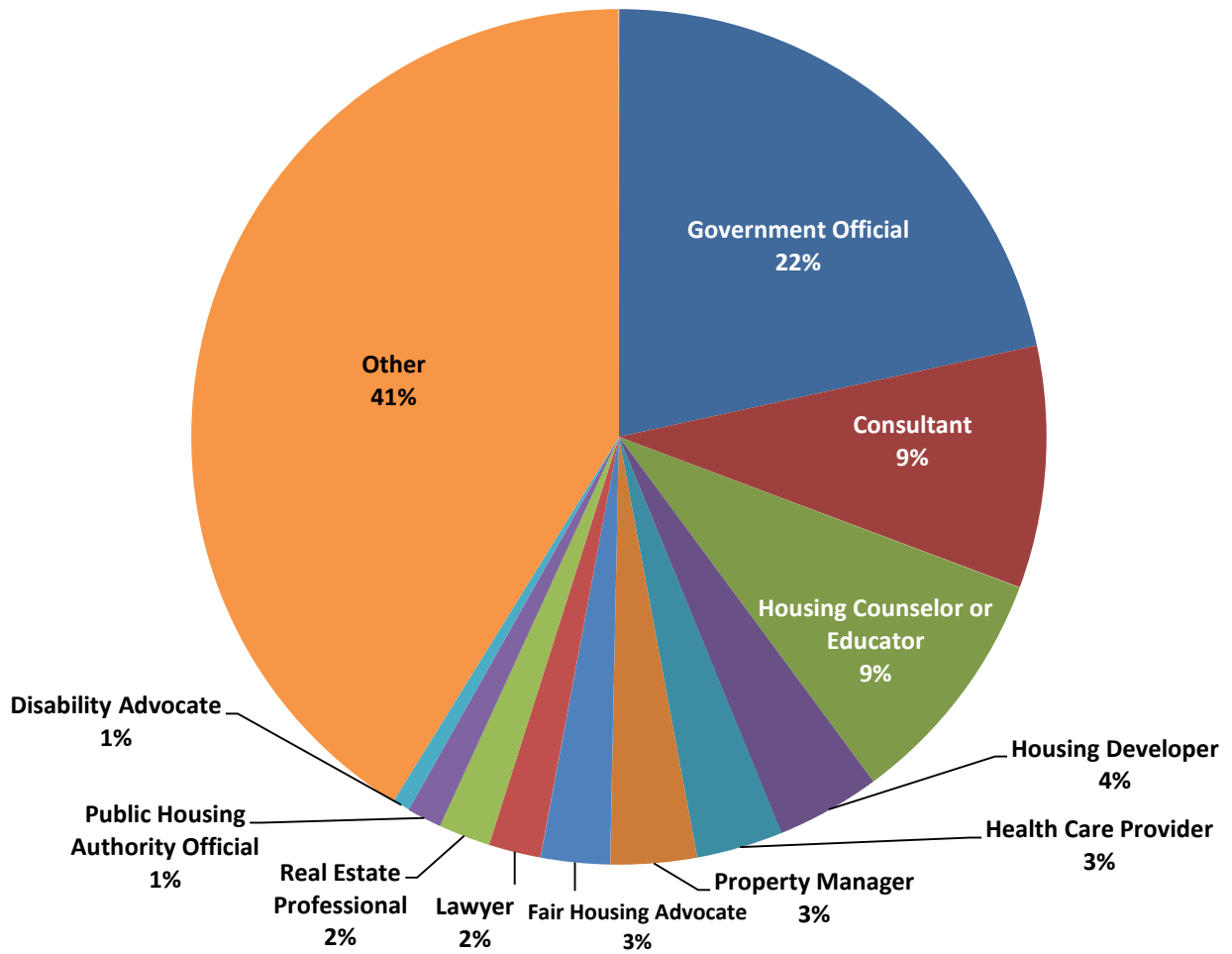
APPENDIX B: HOUSING NEEDS SURVEY RESULTS

Question 1

For statistical purposes, please identify your occupation:

Respondent Occupation	N	%
Government Official	33	21.6%
Consultant	14	9.2%
Housing Counselor or Educator	14	9.2%
Housing Developer	6	3.9%
Health Care Provider	5	3.3%
Property Manager	5	3.3%
Fair Housing Advocate	4	2.6%
Lawyer	3	2.0%
Real Estate Professional	3	2.0%
Public Housing Authority Official	2	1.3%
Disability Advocate	1	0.7%
Other	63	41.2%
TOTAL RESPONDENTS	153	

Survey Respondent Occupation (n=153)



When asked to select the primary causes of impediments to fair housing choice, a majority of respondents cited a lack of affordable housing in a range of unit sizes and a location mismatch between jobs, housing and mass transit. Four in ten respondents also agreed that a lack of job training opportunities posed a barrier to fair housing choice.

Question 2

	N	% of Respondents
Lack of affordable housing in a range of unit sizes	109	71.2%
Jobs, housing and mass transit are not located near each other	85	55.6%
Employment issues- Lack of job training opportunities	61	39.9%
Land use and zoning laws that make developing affordable housing difficult and expensive	58	37.9%
Lack of accessible housing in range of unit sizes	49	32.0%
Landlord’s discriminatory or unethical practices	35	22.9%
Inadequate enforcement of existing fair housing laws	34	22.2%
Language/cultural barriers	30	19.6%
Other	30	19.6%
Lending practices/predatory lending	22	14.4%

The vast majority (69.3 percent) of respondents cited a general lack of awareness of fair housing rights and responsibilities by New Jersey residents while a slight majority (52.3 percent) claimed a lack of awareness on behalf of landlords.

Question 2a

Is there a lack of awareness of fair housing rights and responsibilities by any of the following (check all that apply):

	N	% of Respondents
New Jersey residents	106	69.3%
Landlords	80	52.3%
Elected officials	64	41.8%
Government employees	39	25.5%
Real estate professionals	33	21.6%
Lenders	20	13.1%
Insurance companies	17	11.1%
Other	14	9.2%
No answer	13	8.5%

Well over three-fourths (78.5 percent) of respondents agreed that the concentration of affordable housing in certain geographic areas constituted a moderate or severe barrier to fair housing.

Question 3a

Rate the statement below indicating the degree to which possible barriers to fair housing exist: *The concentration of affordable housing in certain geographic areas*

	N	% of Respondents
Not a Barrier	14	9.2%
Minor Barrier	11	7.2%
Moderate Barrier	46	30.1%
Severe Barrier	74	48.4%
Don't Know	8	5.2%
TOTAL	139	100.0%

A majority (56.8 percent) of respondents cited discrimination against State and federal protected classes as a moderate or severe barrier to fair housing.

Question 3b

Rate the statement below indicating the degree to which possible barriers to fair housing exist: *Discrimination against persons based on race, color, national origin, religion, sex, familial status, disability, creed, ancestry, nationality, marital status or domestic partnership or civil union status, gender identity or expression, affectional or sexual orientation, and source of lawful income or source of lawful rent payment*

	N	% of Respondents
Not a Barrier	15	9.8%
Minor Barrier	31	20.3%
Moderate Barrier	47	30.7%
Severe Barrier	40	26.1%
Don't Know	20	13.1%
TOTAL	153	100.0%

44.5 percent of respondents agreed that the lack of housing information translated into other languages formed a moderate or severe barrier to fair housing, while 38.5 percent claimed it constituted a minor barrier or no barrier at all.

Question 3c

Rate the statement below indicating the degree to which possible barriers to fair housing exist: *The lack of housing information translated into other languages, especially Spanish*

	N	% of Respondents
Not a Barrier	23	15.0%
Minor Barrier	36	23.5%
Severe Barrier	14	9.2%
Moderate Barrier	54	35.3%
Don't Know	26	17.0%
TOTAL	153	100.0%

A strong majority of respondents (55 percent) agreed that land use and zoning barriers compose a moderate or severe barrier to fair housing.

Question 3d

Rate the statement below indicating the degree to which possible barriers to fair housing exist: *Land use and zoning barriers*

	N	% of Respondents
Not a Barrier	19	12.4%
Minor Barrier	25	16.3%
Moderate Barrier	42	27.5%
Severe Barrier	42	27.5%
Don't Know	25	16.3%
TOTAL	153	100.0%

When asked to assess New Jersey residents' knowledge and awareness of fair housing laws, over three-fourths (76.5 percent) of respondents cited a general lack of knowledge and awareness.

Question 4a

Rate this group's knowledge and awareness of fair housing laws: *Residents*

	N	% of Respondents
Lack of Knowledge and Awareness	117	76.5%
General Knowledge and Awareness	21	13.7%
Full Knowledge and Awareness	3	2.0%
Don't Know	12	7.8%
TOTAL	153	100.0%

Nearly fifty percent of respondents (49.7 percent) agreed that large property landlords and property managers have a general knowledge and awareness of fair housing laws.

Question 4b

Rate this group's knowledge and awareness of fair housing laws: *Large property landlords and property managers*

	N	% of Respondents
Lack of Knowledge and Awareness	26	17.0%
General Knowledge and Awareness	76	49.7%
Full Knowledge and Awareness	29	19.0%
Don't Know	22	14.4%
TOTAL	153	100.0%

However the same percentage agreed that small property landlords and property managers lack general knowledge and awareness of fair housing laws.

Question 4c

Rate this group's knowledge and awareness of fair housing laws: *Small property landlords and property managers*

	N	% of Respondents
Lack of Knowledge and Awareness	76	49.7%
General Knowledge and Awareness	50	32.7%
Full Knowledge and Awareness	8	5.2%
Don't Know	19	12.4%
TOTAL	153	100.0%

Approximately 40 percent of respondents reported that real estate agents have general knowledge and awareness of fair housing laws while 22.2 percent claimed they have full knowledge and awareness.

Question 4d

Rate this group's knowledge and awareness of fair housing laws: *Small property landlords and property managers*

	N	% of Respondents
Lack of Knowledge and Awareness	29	19.0%
General Knowledge and Awareness	61	39.9%
Full Knowledge and Awareness	34	22.2%
Don't Know	29	19.0%
TOTAL	153	100.0%

Approximately 37.9 percent of respondents agreed that real estate agents have general knowledge and awareness of fair housing laws and 27.5 percent agreed they have full knowledge and awareness.

Question 4e

Rate this group's knowledge and awareness of fair housing laws: *Bankers and lenders*

	N	% of Respondents
Lack of Knowledge and Awareness	15	9.8%
General Knowledge and Awareness	58	37.9%
Full Knowledge and Awareness	42	27.5%
Don't Know	38	24.8%
TOTAL	153	100.0%

For appraisers, just over a third (34.0 percent) of respondents agreed they have general knowledge and awareness of fair housing laws, while one in five agreed they have full knowledge and awareness.

Question 4f

Rate this group's knowledge and awareness of fair housing laws: *Appraisers*

	N	% of Respondents
Lack of Knowledge and Awareness	21	13.7%
General Knowledge and Awareness	52	34.0%
Full Knowledge and Awareness	31	20.3%
Don't Know	49	32.0%
TOTAL	153	100.0%

A near majority (49.0 percent) of respondents thought local and state government officials have general knowledge and awareness of fair housing laws.

Question 4g

Rate this group's knowledge and awareness of fair housing laws: *Local and State government officials*

	N	% of Respondents
Lack of Knowledge and Awareness	31	20.3%
General Knowledge and Awareness	75	49.0%
Full Knowledge and Awareness	27	17.6%
Don't Know	20	13.1%
TOTAL	153	100.0%

Nearly 3 in 10 (29.4 percent) of respondents agreed that insurance companies have general knowledge and awareness of fair housing laws, while equal percentages (14.4 percent) believed they lack knowledge and awareness or have full knowledge and awareness.

Question 4h

Rate this group's knowledge and awareness of fair housing laws: *Insurance companies*

	N	% of Respondents
Lack of Knowledge and Awareness	22	14.4%
General Knowledge and Awareness	45	29.4%
Full Knowledge and Awareness	22	14.4%
Don't Know	64	41.8%
TOTAL	153	100.0%

Over 6 in 10 respondents believed that people generally do not report incidents of housing discrimination.

Question 5

Do you believe that people report incidents of housing discrimination?

	N	% of Respondents
Yes	31	20.3%
No	94	61.4%
Don't know	28	18.3%
TOTAL	153	100.0%

Over two-thirds of respondents cited believing that reporting doesn't make a difference is a primary reason for not reporting housing discrimination. A majority also cited uncertainty about housing rights and not knowing where to report as primary reasons for not reporting.

Question 5a

If not, what are the reasons for this failure to report?

	N	% of Respondents
Do not think reporting would make a difference	104	68.0%
Are not sure of their rights	92	60.1%
Do not know where to report	81	52.9%
Afraid of retaliation	67	43.8%

A slight majority (51.0 percent) of respondents agreed that people go to fair housing organizations to report housing discrimination, while over 40 percent cited local government officials, HUD, housing authorities, and lawyers or legal services firms as the recipients of such reports.

Question 6

Where do people go to report incidents of housing discrimination?

	N	% of Respondents
Fair housing organization	78	51.0%
Local government officials	75	49.0%
HUD	68	44.4%
Housing authority	63	41.2%
Lawyer/Legal Services	63	41.2%
Friend or family member	47	30.7%
Civil rights group	40	26.1%
Human rights group	19	12.4%
Other	15	9.8%
HIV case manager/housing coordinator	12	7.8%

Nearly three in four respondents believe there is an overconcentration of minorities in poor neighborhoods.

Question 7

Do you believe that, in general, there is an overconcentration of minorities in poor neighborhoods?

	N	% of Respondents
Yes	113	73.9%
No	12	7.8%
Don't know	28	18.3%
TOTAL	153	100.0%

However, 48.4 percent, a plurality, agree there is an overconcentration of affordable housing in poor neighborhoods.

Question 8

Do you believe that, in general, there is an overconcentration of affordable housing in poor neighborhoods?

	N	% of Respondents
Yes	74	48.4%
No	52	34.0%
Don't know	27	17.6%
TOTAL	153	100.0%

When asked to recommend specific actions the State can take to ameliorate these problems, just over a third of respondents recommend providing more affordable housing or more funding for affordable housing, while just under three in ten suggested more or improved housing education and training initiatives for the general public, landlords, lending institutions, or fair housing officers. Nearly one in seven recommended stricter enforcement of fair housing laws or municipal Mt. Laurel inclusionary housing obligations. About 6 percent recommended an educational media campaign while fewer than 5 percent suggested more job training and job creation to boost incomes to ensure housing affordability.

Question 9

What steps do you think the State should take to address the impediments to fair housing choice that you have identified?

Response	N	% of Respondents
More/better education - general public	27	17.6%
Stricter enforcement - fair housing laws	14	9.2%
More affordable housing	12	7.8%
More affordable housing close to jobs, education, or transit	9	5.9%
Educational media campaign	9	5.9%
More affordable housing in less segregated, non-urban, high opportunity areas	9	5.9%
More affordable housing throughout the state	7	4.6%
More/better education	7	4.6%
More affordable housing for low/moderate income households	7	4.6%
More funding for affordable housing	7	4.6%
Stricter enforcement - municipal Mt. Laurel obligations	7	4.6%
More/better education - landlords	6	3.9%
More job creation	5	3.3%
Municipal affordable housing quotas	4	2.6%
More community meetings, surveys, and engagement	4	2.6%
Private sector developer incentives/requirements to provide more affordable housing	4	2.6%
Standardize rules	4	2.6%
More coordination/collaboration - municipalities	3	2.0%
Adjust fair market rents	3	2.0%
Restore/Reform COAH	3	2.0%
More stakeholder dialogue	3	2.0%
More unit size diversity	3	2.0%
Fix housing program income guidelines	2	1.3%
Reduce subsidized housing wait times	2	1.3%
Survey potential affordable housing clients	2	1.3%
Create a State affordable housing trust fund	2	1.3%
More/better locations for reporting housing discrimination	2	1.3%
Reform zoning laws	2	1.3%
More job training	2	1.3%
Lower rents	2	1.3%
Address minimum/livable wage issues	2	1.3%
Impose penalties for exclusionary communities until remedial steps taken	2	1.3%
More/better education - local governments	2	1.3%
N/A	12	7.8%
Other	42	27.5%

Question 9 - Summary, Top 5 Response Types

What steps do you think the State should take to address the impediments to fair housing choice that you have identified?

Response	N	% of Respondents
More affordable housing/affordable housing funding	54	35.3%
More/better education	45	29.4%
Stricter enforcement	21	13.7%
Educational media campaign	9	5.9%
More job creation/training	7	4.6%

When asked to describe actions taking place to promote fair housing in local communities, just over 1 in 5 respondents mentioned fair housing outreach, training, and education, while 17.6 percent cited creation of more housing. 11.1 percent claimed there were no activities at all, while 8.5 percent mentioned housing assistance activities and referrals. Another 8.5 percent described municipal activities such as providing fair share housing, adopting inclusionary zoning, and enacting fair housing ordinances.

Question 10

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

Response	N	% of Respondents
Unknown/No Answer	31	20.3%
Public outreach and education	27	17.6%
Creation of new affordable housing	23	15.0%
No actions	17	11.1%
Government and stakeholder cooperation	8	5.2%
Meeting COAH and fair share obligations	7	4.6%
Housing issue meetings and discussions	6	3.9%
Fair housing training	5	3.3%
Stakeholder activities - advocacy	5	3.3%
Enactment of municipal fair housing ordinances	4	2.6%
Referrals to housing resources and opportunities	4	2.6%
Stakeholder activities - housing assistance	4	2.6%
Housing assistance programs	3	2.0%
Housing rehabilitation programs	3	2.0%
Produce fair housing report/impediments analysis	3	2.0%
Creation of new housing	3	2.0%
Appointment of fair housing officer	2	1.3%
Inclusionary zoning practices	2	1.3%
Use of scattered-site housing	2	1.3%
Resolving landlord/tenant conflicts	2	1.3%
Solicitation/response to community feedback	2	1.3%
Housing stakeholder activities	2	1.3%
Other	31	20.3%

Question 10 - Summary, Top 5 Response Types

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

Response	N	% of Respondents
Fair housing outreach, training, and education	32	20.9%
Creation of more housing	27	17.6%
No actions	17	11.1%
Housing assistance activities and referrals	13	8.5%
Municipal activities (fair share, zoning, and fair housing ord.)	13	8.5%

APPENDIX C: FAIR HOUSING IMPEDIMENTS IDENTIFIED BY LOCAL GOVERNMENTS

FAIR HOUSING IMPEDIMENTS IDENTIFIED BY LOCAL GOVERNMENTS

The Department of Community Affairs reviewed local and county AIs that were posted on the Internet between 2010 and 2014. The following summarizes the impediments identified in these documents:

1. Housing discrimination

Although sometimes difficult to document, discriminatory behavior continues to impede fair housing choice, especially in rental transactions, and primarily impacts persons of color, the disabled, and families with children.

2. Lack of Decent Affordable Housing

The lack of affordable housing is widespread, affecting low and middle-income households, seniors, people with disabilities, single heads of households and young adults. The analysis of rents, home sales prices, and local household incomes indicates that despite the decline in the housing market, many very low-income households remain priced out of the local market.

3. Lending Practices

In response to the economic recession and residential real estate downturn, lenders have tightened credit requirements, making it more difficult for potential buyers to access loans. Lenders and homebuyer education providers underscore this issue, noting that those at the low and moderate income level in particular, have difficulty securing loans.

4. Insurance Redlining

Insurers discriminate among their customers on the basis of risk through the application of a universal risk based insurance criteria; this results in insurance being more expensive in urban areas with large minority populations.

5. Transit Linkages

Impediments to fair housing choice occur when poor linkages exist between the locations of major employers and affordable housing. Under these conditions, persons who depend on public transportation, such as lower-income households, seniors, and disabled persons, would be more limited in their housing options.

6. Location of Consumer Businesses

Low-income households who are transit dependent are often isolated from goods and services including shopping centers and banks.

7. Zoning and Land Use Law (Home Rule)

“Home Rule” is the power granted by the constitution or legislature to municipal governments to carry out government activities under their own authority, and to preserve the health, safety, and welfare of its residents. Home Rule allows each municipality to develop a master plan and zoning ordinances accordance with their goals and objectives. Home Rule is a mechanism to address changes in patterns in society. A county in New Jersey has no power to zone.

8. New Jersey Council on Affordable Housing

An impediment to fair housing could exist when a town zones in affordable housing in a designated target neighborhood.

9. Siting of Affordable Housing

The availability of water and sewer also acts as an impediment for siting of affordable housing. Large developments need access to water and sewer in order to obtain the necessary planning approvals.

10. Multi-Lingual Marketing Efforts for Housing

Many marketing efforts for the availability of affordable housing are written only in the English language. Some residents may not speak and/or understand English.

11. Housing Education

The residents, landlords, realtors, and the protected classes need more information readily available about the Fair Housing Laws, how to avoid discriminatory practices, and what to do if housing discrimination occurs. Effort is needed to educate rental property owners and tenants about fair housing laws, rights, and responsibilities. Public outreach through workshops and seminars are needed to combat a general lack of public awareness of fair housing practices.

12. Fair Housing Programs and Activities

There are not enough funds for fair housing testing enforcement and education.

13. Complaint Process

Confusion exists concerning whom to turn to when a violation of fair housing law is alleged to occur, as well as how to access the State’s fair housing complaint system. The process to file a fair housing complaint is viewed as complicated and with an expectation that no action will be taken.

14. Bias in Lending

Predatory lending offering high loan to value loan amounts for low-income homeowners; the data suggests that minorities experience disparate treatment when applying for housing financing.

15. Not in My Back Yard (NIMBY)

Neighborhood resistance continues to frustrate efforts to expand housing opportunities. Property owners and residents often resist the establishment of alternative living sites such as group homes, as well as affordable housing in general. Better educational efforts should be made to inform local officials of the need and possible solutions for affordable housing for special populations. This is particularly true for those with HIV/AIDS, the mentally ill, the developmentally disabled, homeless, and sex offender populations.

16. Lack of Participation in Tax Abatement Programs

A minimal number of municipalities have taken advantage of Tax Abatement Programs and these participants only provide tax abatements for improvements to residential buildings.

17. Accessible Housing Supply

There is an inadequate supply of accessible housing.

18. Visitability

The ability of a disabled person to visit housing units rented by non-disabled persons is limited; there are virtually no programs aimed at visitability to private housing.

19. Land Development Regulations and Development Standards

Restrictive forms of land use that exclude any particular form of housing, particularly multi-family housing or require inordinately large lot sizes that deter affordable housing development.

20. Governmental Policies Negatively Affect Affordable Housing

Federal and state policies affect the development of affordable housing. These policies include: Davis Bacon act and prevailing wage requirements, COAH, NJ Highlands Act, and the State Plan.

21. Mortgage Foreclosure and the Effect of Blighting on Housing Choice

While mortgage lending to credit impaired borrowers has expanded their access to credit, it has also exposed them to numerous abuses such as predatory lending and exposed them to foreclosure.

22. Racial Steering

Real estate agents differentially direct clients toward particular neighborhoods and away from others on the basis of race or ethnicity. Steering distorts the spatial patterns of housing demands by White and minority homebuyers in such a fashion that segregation is perpetuated and stable integration is discouraged.

23. Creation of Illegal Apartments

The creation of illegal apartments in older suburban areas where housing prices and real estate taxes are high is common. Recently the property tax issue and related education costs have encouraged municipalities to strictly enforce their zoning, building health and fire codes. The

negative side of this public policy is affordable units are being taken off of the market without public action to encourage suitable replacement housing.

The impediments were extracted from the following agencies' AIs: Atlantic County, Bergen County, Burlington County, Camden County, Essex County, Gloucester County, Mercer County, Middlesex County, Monmouth County, Morris County, Ocean County, Union County, Cherry Hill, Elizabeth, Jersey City and New Brunswick.