

TOGETHER
**NORTH
JERSEY.**

**FAIR HOUSING & EQUITY
ASSESSMENT REPORT: APPENDICIES
NORTHERN NEW JERSEY REGION, 2015**



**DATA
ANALYSIS.**

DELIBERATION.



**DECISION
MAKING.**



Connecting People, Places, and Potential ●

APPENDIX A

List of Municipalities by Municipality Type: Racially Diverse and Housing-Related Inclusiveness

**TNJ Municipality Type List:
Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Bergen	Allendale Borough	Low Minority	16.22%	Non-Inclusive	Non-Inclusive Multifamily	10.69%	Non-Inclusive Renter	7.42%
Bergen	Alpine Borough	Diverse	35.26%	Non-Inclusive	Non-Inclusive Multifamily	1.20%	Non-Inclusive Renter	6.30%
Bergen	Bergenfield Borough	High Minority	60.60%	Inclusive	Multifamily Inclusive	31.79%	Renter Inclusive	28.32%
Bergen	Bogota Borough	Diverse	58.34%	Inclusive	Multifamily Inclusive	37.84%	Renter Inclusive	36.61%
Bergen	Carlstadt Borough	Diverse	29.62%	Inclusive	Multifamily Inclusive	59.38%	Renter Inclusive	43.24%
Bergen	Cliffside Park Borough	Diverse	47.30%	Inclusive	Multifamily Inclusive	72.34%	Renter Inclusive	48.44%
Bergen	Closter Borough	Diverse	40.06%	Non-Inclusive	Non-Inclusive Multifamily	11.41%	Non-Inclusive Renter	17.83%
Bergen	Cresskill Borough	Diverse	35.85%	Non-Inclusive	Non-Inclusive Multifamily	10.58%	Non-Inclusive Renter	15.23%
Bergen	Demarest Borough	Diverse	32.94%	Non-Inclusive	Non-Inclusive Multifamily	3.21%	Non-Inclusive Renter	9.42%
Bergen	Dumont Borough	Diverse	33.40%	Inclusive	Multifamily Inclusive	26.22%	Renter Inclusive	28.94%
Bergen	East Rutherford Borough	Diverse	36.99%	Inclusive	Multifamily Inclusive	68.73%	Renter Inclusive	53.59%
Bergen	Edgewater Borough	Diverse	53.59%	Inclusive	Multifamily Inclusive	85.15%	Renter Inclusive	54.61%
Bergen	Elmwood Park Borough	Diverse	38.38%	Inclusive	Multifamily Inclusive	48.92%	Renter Inclusive	39.02%
Bergen	Emerson Borough	Low Minority	19.12%	Non-Inclusive	Non-Inclusive Multifamily	6.05%	Non-Inclusive Renter	8.46%
Bergen	Englewood City	High Minority	68.78%	Inclusive	Multifamily Inclusive	48.23%	Renter Inclusive	43.16%

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Bergen	Englewood Cliffs Borough	Diverse	48.13%	Non-Inclusive	Non-Inclusive Multifamily	3.14%	Non-Inclusive Renter	7.36%
Bergen	Fair Lawn Borough	Diverse	22.51%	Inclusive	Multifamily Inclusive	20.90%	Renter Inclusive	22.87%
Bergen	Fairview Borough	High Minority	64.26%	Inclusive	Multifamily Inclusive	75.20%	Renter Inclusive	63.63%
Bergen	Fort Lee Borough	Diverse	53.28%	Inclusive	Multifamily Inclusive	82.72%	Renter Inclusive	37.36%
Bergen	Franklin Lakes Borough	Low Minority	14.85%	Non-Inclusive	Non-Inclusive Multifamily	5.43%	Non-Inclusive Renter	9.84%
Bergen	Garfield City	Diverse	41.05%	Inclusive	Multifamily Inclusive	77.53%	Renter Inclusive	62.32%
Bergen	Glen Rock Borough	Low Minority	16.46%	Non-Inclusive	Non-Inclusive Multifamily	4.37%	Non-Inclusive Renter	3.64%
Bergen	Hackensack City	High Minority	70.13%	Inclusive	Multifamily Inclusive	77.63%	Renter Inclusive	63.41%
Bergen	Harrington Park Borough	Diverse	22.98%	Non-Inclusive	Non-Inclusive Multifamily	9.19%	Non-Inclusive Renter	4.98%
Bergen	Hasbrouck Heights Borough	Diverse	28.69%	Inclusive	Multifamily Inclusive	34.44%	Renter Inclusive	30.39%
Bergen	Haworth Borough	Low Minority	19.13%	Non-Inclusive	Non-Inclusive Multifamily	0.00%	Non-Inclusive Renter	4.99%
Bergen	Hillsdale Borough	Low Minority	15.94%	Non-Inclusive	Non-Inclusive Multifamily	8.83%	Non-Inclusive Renter	11.31%
Bergen	Ho-Ho-Kus Borough	Low Minority	11.72%	Non-Inclusive	Non-Inclusive Multifamily	1.74%	Non-Inclusive Renter	8.38%
Bergen	Leonia Borough	Diverse	55.90%	Inclusive	Multifamily Inclusive	37.42%	Renter Inclusive	36.33%
Bergen	Little Ferry Borough	Diverse	52.80%	Inclusive	Multifamily Inclusive	58.44%	Renter Inclusive	52.47%

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Bergen	Lodi Borough	Diverse	47.83%	Inclusive	Multifamily Inclusive	70.22%	Renter Inclusive	53.80%
Bergen	Lyndhurst Township	Diverse	28.44%	Inclusive	Multifamily Inclusive	58.71%	Renter Inclusive	44.16%
Bergen	Mahwah Township	Low Minority	18.55%	Non-Inclusive	Multifamily Inclusive	23.24%	Non-Inclusive Renter	15.57%
Bergen	Maywood Borough	Diverse	36.36%	Inclusive	Multifamily Inclusive	27.78%	Renter Inclusive	28.05%
Bergen	Midland Park Borough	Low Minority	11.59%	Inclusive	Multifamily Inclusive	27.60%	Renter Inclusive	26.33%
Bergen	Montvale Borough	Low Minority	18.47%	Non-Inclusive	Non-Inclusive Multifamily	18.84%	Renter Inclusive	19.90%
Bergen	Moonachie Borough	Diverse	36.93%	Non-Inclusive	Non-Inclusive Multifamily	12.58%	Non-Inclusive Renter	14.86%
Bergen	New Milford Borough	Diverse	37.83%	Inclusive	Multifamily Inclusive	34.57%	Renter Inclusive	34.33%
Bergen	North Arlington Borough	Diverse	31.35%	Inclusive	Multifamily Inclusive	58.27%	Renter Inclusive	42.32%
Bergen	Northvale Borough	Diverse	34.50%	Non-Inclusive	Non-Inclusive Multifamily	6.98%	Non-Inclusive Renter	7.75%
Bergen	Norwood Borough	Diverse	34.06%	Non-Inclusive	Non-Inclusive Multifamily	14.03%	Non-Inclusive Renter	14.38%
Bergen	Oakland Borough	Low Minority	11.61%	Non-Inclusive	Non-Inclusive Multifamily	2.23%	Non-Inclusive Renter	3.39%
Bergen	Old Tappan Borough	Diverse	29.18%	Non-Inclusive	Non-Inclusive Multifamily	6.66%	Non-Inclusive Renter	9.95%
Bergen	Oradell Borough	Low Minority	18.06%	Non-Inclusive	Non-Inclusive Multifamily	9.90%	Non-Inclusive Renter	11.64%
Bergen	Palisades Park Borough	High Minority	78.53%	Inclusive	Multifamily Inclusive	71.85%	Renter Inclusive	64.50%

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Bergen	Paramus Borough	Diverse	33.09%	Non-Inclusive	Non-Inclusive Multifamily	8.73%	Non-Inclusive Renter	10.35%
Bergen	Park Ridge Borough	Low Minority	15.70%	Inclusive	Multifamily Inclusive	23.98%	Renter Inclusive	20.55%
Bergen	Ramsey Borough	Low Minority	14.39%	Non-Inclusive	Non-Inclusive Multifamily	20.28%	Non-Inclusive Renter	14.50%
Bergen	Ridgefield Borough	Diverse	52.73%	Inclusive	Multifamily Inclusive	56.80%	Renter Inclusive	44.61%
Bergen	Ridgefield Park Village	Diverse	53.79%	Inclusive	Multifamily Inclusive	56.60%	Renter Inclusive	40.90%
Bergen	Ridgewood Village	Diverse	21.62%	Non-Inclusive	Non-Inclusive Multifamily	17.46%	Non-Inclusive Renter	18.20%
Bergen	River Edge Borough	Diverse	32.37%	Inclusive	Multifamily Inclusive	26.36%	Renter Inclusive	23.67%
Bergen	River Vale Township	Low Minority	15.25%	Non-Inclusive	Non-Inclusive Multifamily	10.18%	Non-Inclusive Renter	7.07%
Bergen	Rochelle Park Township	Diverse	29.15%	Inclusive	Multifamily Inclusive	24.23%	Renter Inclusive	28.96%
Bergen	Rockleigh Borough	Low Minority	8.29%	Non-Inclusive	Non-Inclusive Multifamily	0.00%	Non-Inclusive Renter	0.00%
Bergen	Rutherford Borough	Diverse	31.91%	Inclusive	Multifamily Inclusive	42.38%	Renter Inclusive	32.30%
Bergen	Saddle Brook Township	Diverse	23.73%	Inclusive	Multifamily Inclusive	32.97%	Renter Inclusive	29.16%
Bergen	Saddle River Borough	Low Minority	18.46%	Non-Inclusive	Non-Inclusive Multifamily	9.63%	Non-Inclusive Renter	14.95%
Bergen	South Hackensack Township	Diverse	44.24%	Inclusive	Multifamily Inclusive	59.54%	Renter Inclusive	37.30%
Bergen	Teaneck Township	Diverse	53.88%	Inclusive	Multifamily Inclusive	24.59%	Renter Inclusive	22.62%

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Bergen	Tenafly Borough	Diverse	34.60%	Non-Inclusive	Non-Inclusive Multifamily	19.35%	Renter Inclusive	25.86%
Bergen	Teterboro	Low Minority	16.00%	Inclusive	Multifamily Inclusive	79.41%	Renter Inclusive	100.00%
Bergen	Upper Saddle River Borough	Low Minority	17.04%	Non-Inclusive	Non-Inclusive Multifamily	4.76%	Non-Inclusive Renter	8.84%
Bergen	Waldwick Borough	Low Minority	15.62%	Non-Inclusive	Non-Inclusive Multifamily	11.02%	Non-Inclusive Renter	9.61%
Bergen	Wallington Borough	Diverse	20.18%	Inclusive	Multifamily Inclusive	70.36%	Renter Inclusive	53.33%
Bergen	Washington Township	Low Minority	13.88%	Non-Inclusive	Non-Inclusive Multifamily	4.50%	Non-Inclusive Renter	4.89%
Bergen	Westwood Borough	Diverse	24.41%	Inclusive	Multifamily Inclusive	39.96%	Renter Inclusive	38.56%
Bergen	Woodcliff Lake Borough	Low Minority	13.68%	Non-Inclusive	Non-Inclusive Multifamily	2.19%	Non-Inclusive Renter	5.92%
Bergen	Wood-Ridge Borough	Diverse	22.66%	Non-Inclusive	Multifamily Inclusive	29.13%	Non-Inclusive Renter	18.99%
Bergen	Wyckoff Township	Low Minority	10.13%	Non-Inclusive	Non-Inclusive Multifamily	4.74%	Non-Inclusive Renter	6.62%
Essex	Belleville Township	High Minority	61.40%	Inclusive	Multifamily Inclusive	58.95%	Renter Inclusive	44.90%
Essex	Bloomfield Township	Diverse	52.89%	Inclusive	Multifamily Inclusive	53.32%	Renter Inclusive	45.59%
Essex	Caldwell Borough Township	Low Minority	19.38%	Inclusive	Multifamily Inclusive	55.52%	Renter Inclusive	48.76%
Essex	Cedar Grove Township	Low Minority	15.60%	Non-Inclusive	Multifamily Inclusive	22.46%	Non-Inclusive Renter	16.36%
Essex	City Of Orange Township	High Minority	95.50%	Inclusive	Multifamily Inclusive	75.86%	Renter Inclusive	72.13%

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Essex	East Orange City	High Minority	97.79%	Inclusive	Multifamily Inclusive	78.43%	Renter Inclusive	72.99%
Essex	Essex Fells Township	Low Minority	6.48%	Non-Inclusive	Non-Inclusive Multifamily	0.81%	Non-Inclusive Renter	4.25%
Essex	Fairfield Township	Low Minority	8.92%	Non-Inclusive	Non-Inclusive Multifamily	8.73%	Non-Inclusive Renter	11.56%
Essex	Glen Ridge Borough Township	Low Minority	16.93%	Non-Inclusive	Non-Inclusive Multifamily	9.66%	Non-Inclusive Renter	6.04%
Essex	Irvington Township	High Minority	97.35%	Inclusive	Multifamily Inclusive	77.91%	Renter Inclusive	68.89%
Essex	Livingston Township	Diverse	26.67%	Non-Inclusive	Non-Inclusive Multifamily	6.36%	Non-Inclusive Renter	6.57%
Essex	Maplewood Township	Diverse	47.27%	Inclusive	Multifamily Inclusive	27.54%	Renter Inclusive	19.45%
Essex	Millburn Township	Diverse	22.64%	Non-Inclusive	Non-Inclusive Multifamily	18.80%	Non-Inclusive Renter	18.08%
Essex	Montclair Township	Diverse	41.81%	Inclusive	Multifamily Inclusive	49.07%	Renter Inclusive	39.99%
Essex	Newark City	High Minority	88.41%	Inclusive	Multifamily Inclusive	80.66%	Renter Inclusive	74.74%
Essex	North Caldwell Township	Low Minority	11.48%	Non-Inclusive	Non-Inclusive Multifamily	6.35%	Non-Inclusive Renter	3.14%
Essex	Nutley Township	Diverse	25.29%	Inclusive	Multifamily Inclusive	35.71%	Renter Inclusive	27.78%
Essex	Roseland Borough	Low Minority	12.91%	Non-Inclusive	Non-Inclusive Multifamily	17.33%	Renter Inclusive	21.84%
Essex	South Orange Village Township	Diverse	43.01%	Inclusive	Multifamily Inclusive	28.71%	Renter Inclusive	27.36%
Essex	Verona Township	Low Minority	13.22%	Inclusive	Multifamily Inclusive	36.12%	Renter Inclusive	20.23%

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Essex	West Caldwell Township	Low Minority	11.01%	Non-Inclusive	Non-Inclusive Multifamily	11.15%	Non-Inclusive Renter	12.29%
Essex	West Orange Township	Diverse	52.09%	Inclusive	Multifamily Inclusive	34.39%	Renter Inclusive	28.60%
Hudson	Bayonne City	Diverse	43.16%	Inclusive	Multifamily Inclusive	78.92%	Renter Inclusive	58.98%
Hudson	East Newark Borough	High Minority	72.24%	Inclusive	Multifamily Inclusive	88.65%	Renter Inclusive	68.90%
Hudson	Guttenberg Town	High Minority	76.54%	Inclusive	Multifamily Inclusive	88.79%	Renter Inclusive	57.35%
Hudson	Harrison Town	High Minority	64.63%	Inclusive	Multifamily Inclusive	85.51%	Renter Inclusive	69.23%
Hudson	Hoboken City	Diverse	26.79%	Inclusive	Multifamily Inclusive	94.11%	Renter Inclusive	67.59%
Hudson	Jersey City City	High Minority	78.50%	Inclusive	Multifamily Inclusive	84.18%	Renter Inclusive	67.85%
Hudson	Kearny Town	Diverse	51.29%	Inclusive	Multifamily Inclusive	71.15%	Renter Inclusive	53.62%
Hudson	North Bergen Township	High Minority	78.00%	Inclusive	Multifamily Inclusive	76.33%	Renter Inclusive	56.15%
Hudson	Secaucus Town	Diverse	44.10%	Inclusive	Multifamily Inclusive	57.05%	Renter Inclusive	34.83%
Hudson	Union City City	High Minority	89.41%	Inclusive	Multifamily Inclusive	90.21%	Renter Inclusive	79.00%
Hudson	Weehawken Township	Diverse	53.40%	Inclusive	Multifamily Inclusive	82.51%	Renter Inclusive	65.70%
Hudson	West New York Town	High Minority	86.78%	Inclusive	Multifamily Inclusive	89.43%	Renter Inclusive	76.79%
Hunterdon	Alexandria Township	Low Minority	7.86%	Non-Inclusive	Non-Inclusive Multifamily	3.30%	Non-Inclusive Renter	6.45%

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Hunterdon	Bethlehem Township	Low Minority	7.77%	Non-Inclusive	Non-Inclusive Multifamily	0.00%	Non-Inclusive Renter	9.65%
Hunterdon	Bloomsbury Borough	Low Minority	8.16%	Non-Inclusive	Non-Inclusive Multifamily	14.33%	Non-Inclusive Renter	8.22%
Hunterdon	Califon Borough	Low Minority	4.93%	Non-Inclusive	Non-Inclusive Multifamily	2.34%	Non-Inclusive Renter	7.73%
Hunterdon	Clinton Town	Low Minority	15.45%	Inclusive	Multifamily Inclusive	22.06%	Renter Inclusive	19.70%
Hunterdon	Clinton Township	Low Minority	16.61%	Non-Inclusive	Non-Inclusive Multifamily	14.13%	Non-Inclusive Renter	11.31%
Somerset	Delaware Township	Low Minority	5.24%	Inclusive	Multifamily Inclusive	34.74%	Renter Inclusive	9.75%
Hunterdon	East Amwell Township	Low Minority	6.30%	Non-Inclusive	Non-Inclusive Multifamily	6.95%	Non-Inclusive Renter	8.33%
Hunterdon	Flemington Borough	Diverse	37.50%	Inclusive	Multifamily Inclusive	56.28%	Renter Inclusive	61.51%
Hunterdon	Franklin Township	Low Minority	5.85%	Non-Inclusive	Non-Inclusive Multifamily	8.37%	Non-Inclusive Renter	13.96%
Hunterdon	Frenchtown Borough	Low Minority	7.65%	Inclusive	Multifamily Inclusive	31.89%	Renter Inclusive	36.82%
Hunterdon	Glen Gardner Borough	Low Minority	9.98%	Inclusive	Multifamily Inclusive	42.94%	Renter Inclusive	26.79%
Hunterdon	Hampton Borough	Low Minority	10.99%	Inclusive	Multifamily Inclusive	30.14%	Renter Inclusive	32.86%
Hunterdon	High Bridge Borough	Low Minority	11.54%	Non-Inclusive	Non-Inclusive Multifamily	14.29%	Non-Inclusive Renter	15.02%
Hunterdon	Holland Township	Low Minority	4.63%	Non-Inclusive	Non-Inclusive Multifamily	6.18%	Non-Inclusive Renter	10.55%
Hunterdon	Kingwood Township	Low Minority	5.31%	Non-Inclusive	Non-Inclusive Multifamily	4.13%	Non-Inclusive Renter	5.30%

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Hunterdon	Lambertville City	Low Minority	13.75%	Inclusive	Multifamily Inclusive	37.31%	Renter Inclusive	39.43%
Hunterdon	Lebanon Borough	Low Minority	13.77%	Inclusive	Multifamily Inclusive	34.05%	Renter Inclusive	20.46%
Hunterdon	Lebanon Township	Low Minority	7.47%	Non-Inclusive	Non-Inclusive Multifamily	4.29%	Non-Inclusive Renter	9.76%
Hunterdon	Milford Borough	Low Minority	4.54%	Inclusive	Multifamily Inclusive	26.84%	Renter Inclusive	28.29%
Hunterdon	Raritan Township	Low Minority	14.39%	Non-Inclusive	Non-Inclusive Multifamily	11.54%	Non-Inclusive Renter	10.70%
Hunterdon	Readington Township	Low Minority	9.90%	Non-Inclusive	Non-Inclusive Multifamily	11.55%	Non-Inclusive Renter	7.26%
Hunterdon	Stockton Borough	Low Minority	2.04%	Non-Inclusive	Non-Inclusive Multifamily	20.60%	Renter Inclusive	26.67%
Hunterdon	Tewksbury Township	Low Minority	8.51%	Non-Inclusive	Non-Inclusive Multifamily	2.10%	Non-Inclusive Renter	5.92%
Hunterdon	Union Township	Diverse	20.35%	Non-Inclusive	Multifamily Inclusive	21.75%	Non-Inclusive Renter	8.49%
Hunterdon	West Amwell Township	Diverse	20.39%	Non-Inclusive	Non-Inclusive Multifamily	3.69%	Non-Inclusive Renter	8.36%
Middlesex	Carteret Borough	High Minority	65.80%	Inclusive	Multifamily Inclusive	36.71%	Renter Inclusive	32.61%
Middlesex	Cranbury Township	Diverse	21.42%	Non-Inclusive	Non-Inclusive Multifamily	10.01%	Non-Inclusive Renter	12.03%
Middlesex	Dunellen Borough	Diverse	40.63%	Inclusive	Multifamily Inclusive	28.88%	Renter Inclusive	31.27%
Middlesex	East Brunswick Township	Diverse	34.99%	Non-Inclusive	Non-Inclusive Multifamily	19.65%	Non-Inclusive Renter	14.19%
Middlesex	Edison Township	High Minority	60.41%	Inclusive	Multifamily Inclusive	37.76%	Renter Inclusive	36.03%

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Middlesex	Helmetta Borough	Low Minority	16.90%	Non-Inclusive	Multifamily Inclusive	35.92%	Non-Inclusive Renter	3.78%
Middlesex	Highland Park Borough	Diverse	36.45%	Inclusive	Multifamily Inclusive	52.51%	Renter Inclusive	52.61%
Middlesex	Jamesburg Borough	Diverse	37.16%	Inclusive	Multifamily Inclusive	37.10%	Renter Inclusive	37.62%
Middlesex	Metuchen Borough	Diverse	26.68%	Non-Inclusive	Multifamily Inclusive	20.82%	Non-Inclusive Renter	18.14%
Middlesex	Middlesex Borough	Diverse	28.51%	Non-Inclusive	Non-Inclusive Multifamily	18.50%	Renter Inclusive	23.35%
Middlesex	Milltown Borough	Low Minority	11.88%	Non-Inclusive	Non-Inclusive Multifamily	19.98%	Renter Inclusive	19.16%
Middlesex	Monroe Township	Diverse	21.86%	Non-Inclusive	Non-Inclusive Multifamily	11.88%	Non-Inclusive Renter	6.04%
Middlesex	New Brunswick City	High Minority	73.25%	Inclusive	Multifamily Inclusive	68.31%	Renter Inclusive	72.63%
Middlesex	North Brunswick Township	High Minority	60.86%	Inclusive	Multifamily Inclusive	39.58%	Renter Inclusive	41.13%
Middlesex	Old Bridge Township	Diverse	33.03%	Inclusive	Multifamily Inclusive	28.66%	Renter Inclusive	29.27%
Middlesex	Perth Amboy City	High Minority	87.99%	Inclusive	Multifamily Inclusive	64.62%	Renter Inclusive	62.23%
Middlesex	Piscataway Township	High Minority	67.40%	Inclusive	Multifamily Inclusive	31.60%	Renter Inclusive	29.02%
Middlesex	Plainsboro Township	High Minority	62.54%	Inclusive	Multifamily Inclusive	59.17%	Renter Inclusive	52.97%
Middlesex	Sayreville Borough	Diverse	40.64%	Inclusive	Multifamily Inclusive	31.77%	Renter Inclusive	31.91%
Middlesex	South Amboy City	Diverse	23.09%	Inclusive	Multifamily Inclusive	33.36%	Renter Inclusive	34.32%

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Middlesex	South Brunswick Township	Diverse	51.68%	Inclusive	Multifamily Inclusive	23.84%	Renter Inclusive	22.75%
Middlesex	South Plainfield Borough	Diverse	40.77%	Non-Inclusive	Non-Inclusive Multifamily	14.36%	Non-Inclusive Renter	15.81%
Middlesex	South River Borough	Diverse	32.93%	Inclusive	Multifamily Inclusive	25.48%	Renter Inclusive	26.85%
Middlesex	Spotswood Borough	Low Minority	17.65%	Non-Inclusive	Non-Inclusive Multifamily	17.87%	Renter Inclusive	19.92%
Middlesex	Woodbridge Township	Diverse	49.26%	Inclusive	Multifamily Inclusive	31.80%	Renter Inclusive	30.18%
Monmouth	Aberdeen Township	Diverse	29.95%	Inclusive	Multifamily Inclusive	23.56%	Renter Inclusive	22.00%
Monmouth	Allenhurst Borough	Low Minority	7.06%	Non-Inclusive	Non-Inclusive Multifamily	16.62%	Renter Inclusive	30.91%
Monmouth	Allentown Borough	Low Minority	10.89%	Non-Inclusive	Non-Inclusive Multifamily	11.96%	Renter Inclusive	20.41%
Monmouth	Asbury Park City	High Minority	78.21%	Inclusive	Multifamily Inclusive	72.26%	Renter Inclusive	77.13%
Monmouth	Atlantic Highlands Borough	Low Minority	10.22%	Inclusive	Multifamily Inclusive	26.08%	Renter Inclusive	22.00%
Monmouth	Avon-By-The-Sea Borough	Low Minority	5.63%	Inclusive	Multifamily Inclusive	27.84%	Renter Inclusive	35.01%
Monmouth	Belmar Borough	Diverse	21.99%	Inclusive	Multifamily Inclusive	41.91%	Renter Inclusive	53.24%
Monmouth	Bradley Beach Borough	Diverse	27.55%	Inclusive	Multifamily Inclusive	46.89%	Renter Inclusive	61.57%
Monmouth	Brielle Borough	Low Minority	7.92%	Non-Inclusive	Non-Inclusive Multifamily	17.54%	Non-Inclusive Renter	14.25%
Monmouth	Colts Neck Township	Low Minority	10.85%	Non-Inclusive	Non-Inclusive Multifamily	5.83%	Non-Inclusive Renter	4.28%

**TNJ Municipality Type List:
Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Monmouth	Deal Borough	Low Minority	13.47%	Non-Inclusive	Non-Inclusive Multifamily	15.79%	Renter Inclusive	27.91%
Monmouth	Eatontown Borough	Diverse	36.04%	Inclusive	Multifamily Inclusive	54.57%	Renter Inclusive	50.16%
Monmouth	Englishtown Borough	Low Minority	18.08%	Inclusive	Multifamily Inclusive	30.73%	Renter Inclusive	25.55%
Monmouth	Fair Haven Borough	Low Minority	7.52%	Non-Inclusive	Non-Inclusive Multifamily	2.48%	Non-Inclusive Renter	10.35%
Monmouth	Farmingdale Borough	Low Minority	14.82%	Inclusive	Multifamily Inclusive	44.54%	Renter Inclusive	50.62%
Monmouth	Freehold Borough	Diverse	58.87%	Inclusive	Multifamily Inclusive	40.41%	Renter Inclusive	45.76%
Monmouth	Freehold Township	Diverse	21.44%	Non-Inclusive	Multifamily Inclusive	20.64%	Non-Inclusive Renter	12.09%
Monmouth	Hazlet Township	Low Minority	13.69%	Non-Inclusive	Non-Inclusive Multifamily	7.77%	Non-Inclusive Renter	8.36%
Monmouth	Highlands Borough	Low Minority	10.87%	Inclusive	Multifamily Inclusive	42.74%	Renter Inclusive	26.62%
Monmouth	Holmdel Township	Diverse	25.49%	Non-Inclusive	Non-Inclusive Multifamily	3.83%	Non-Inclusive Renter	6.84%
Monmouth	Howell Township	Low Minority	17.60%	Non-Inclusive	Non-Inclusive Multifamily	9.44%	Non-Inclusive Renter	10.18%
Monmouth	Interlaken Borough	Low Minority	2.80%	Non-Inclusive	Non-Inclusive Multifamily	0.00%	Non-Inclusive Renter	8.38%
Monmouth	Keansburg Borough	Diverse	24.63%	Inclusive	Multifamily Inclusive	32.32%	Renter Inclusive	45.75%
Monmouth	Keyport Borough	Diverse	28.98%	Inclusive	Multifamily Inclusive	50.63%	Renter Inclusive	49.22%
Monmouth	Lake Como Old South Belmar	Diverse	27.40%	Inclusive	Multifamily Inclusive	23.76%	Renter Inclusive	39.90%

**TNJ Municipality Type List:
Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Monmouth	Little Silver Borough	Low Minority	6.27%	Non-Inclusive	Non-Inclusive Multifamily	0.73%	Non-Inclusive Renter	2.84%
Monmouth	Loch Arbour Village	Low Minority	8.25%	Non-Inclusive	Non-Inclusive Multifamily	0.00%	Non-Inclusive Renter	19.00%
Monmouth	Long Branch City	Diverse	48.11%	Inclusive	Multifamily Inclusive	55.47%	Renter Inclusive	56.71%
Monmouth	Manalapan Township	Low Minority	15.92%	Non-Inclusive	Non-Inclusive Multifamily	17.68%	Non-Inclusive Renter	6.65%
Monmouth	Manasquan Borough	Low Minority	8.34%	Non-Inclusive	Non-Inclusive Multifamily	17.23%	Renter Inclusive	25.70%
Monmouth	Marlboro Township	Diverse	24.46%	Non-Inclusive	Non-Inclusive Multifamily	5.27%	Non-Inclusive Renter	3.71%
Monmouth	Matawan Borough	Diverse	25.95%	Inclusive	Multifamily Inclusive	38.55%	Renter Inclusive	37.28%
Monmouth	Middletown Township	Low Minority	10.25%	Non-Inclusive	Non-Inclusive Multifamily	12.93%	Non-Inclusive Renter	13.86%
Monmouth	Millstone Township	Low Minority	14.89%	Non-Inclusive	Non-Inclusive Multifamily	0.59%	Non-Inclusive Renter	2.51%
Monmouth	Monmouth Beach Borough	Low Minority	3.96%	Non-Inclusive	Multifamily Inclusive	48.31%	Non-Inclusive Renter	16.49%
Monmouth	Neptune Township	Diverse	51.39%	Inclusive	Multifamily Inclusive	30.06%	Renter Inclusive	32.67%
Monmouth	Neptune City Borough	Diverse	26.66%	Inclusive	Multifamily Inclusive	33.64%	Renter Inclusive	37.84%
Monmouth	Ocean Township	Diverse	25.08%	Inclusive	Multifamily Inclusive	29.73%	Renter Inclusive	32.28%
Monmouth	Oceanport Borough	Low Minority	9.53%	Non-Inclusive	Non-Inclusive Multifamily	15.21%	Non-Inclusive Renter	18.40%
Monmouth	Red Bank Borough	Diverse	49.64%	Inclusive	Multifamily Inclusive	52.31%	Renter Inclusive	50.48%

**TNJ Municipality Type List:
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County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Monmouth	Roosevelt Borough	Low Minority	12.02%	Non-Inclusive	Non-Inclusive Multifamily	1.17%	Non-Inclusive Renter	15.16%
Monmouth	Rumson Borough	Low Minority	4.93%	Non-Inclusive	Non-Inclusive Multifamily	1.88%	Non-Inclusive Renter	10.58%
Monmouth	Sea Bright Borough	Low Minority	9.42%	Inclusive	Multifamily Inclusive	57.47%	Renter Inclusive	41.56%
Monmouth	Sea Girt Borough	Low Minority	2.30%	Non-Inclusive	Non-Inclusive Multifamily	11.96%	Renter Inclusive	15.51%
Monmouth	Shrewsbury Borough	Low Minority	6.20%	Non-Inclusive	Non-Inclusive Multifamily	8.73%	Non-Inclusive Renter	13.27%
Monmouth	Shrewsbury Township	Diverse	36.28%	Inclusive	Multifamily Inclusive	54.07%	Renter Inclusive	51.08%
Monmouth	Spring Lake Borough	Low Minority	3.94%	Non-Inclusive	Non-Inclusive Multifamily	14.66%	Non-Inclusive Renter	9.73%
Monmouth	Spring Lake Heights Borough	Low Minority	5.64%	Inclusive	Multifamily Inclusive	31.33%	Renter Inclusive	35.77%
Monmouth	Tinton Falls Borough	Diverse	21.74%	Inclusive	Multifamily Inclusive	39.31%	Renter Inclusive	20.64%
Monmouth	Union Beach Borough	Low Minority	16.30%	Non-Inclusive	Non-Inclusive Multifamily	6.51%	Non-Inclusive Renter	15.54%
Monmouth	Upper Freehold Township	Low Minority	11.39%	Non-Inclusive	Non-Inclusive Multifamily	2.01%	Non-Inclusive Renter	7.82%
Monmouth	Wall Township	Low Minority	8.56%	Non-Inclusive	Non-Inclusive Multifamily	14.58%	Non-Inclusive Renter	18.71%
Monmouth	West Long Branch Borough	Low Minority	9.36%	Non-Inclusive	Non-Inclusive Multifamily	13.73%	Non-Inclusive Renter	16.44%
Morris	Boonton Town	Diverse	28.50%	Inclusive	Multifamily Inclusive	38.37%	Renter Inclusive	38.93%
Morris	Boonton Township	Low Minority	10.91%	Non-Inclusive	Non-Inclusive Multifamily	1.17%	Non-Inclusive Renter	10.64%

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Morris	Butler Borough	Low Minority	16.89%	Inclusive	Multifamily Inclusive	32.34%	Renter Inclusive	30.24%
Morris	Chatham Borough	Low Minority	12.69%	Inclusive	Multifamily Inclusive	22.51%	Renter Inclusive	22.94%
Morris	Chatham Township	Low Minority	12.01%	Non-Inclusive	Multifamily Inclusive	27.32%	Non-Inclusive Renter	12.84%
Morris	Chester Borough	Low Minority	18.50%	Inclusive	Multifamily Inclusive	21.42%	Renter Inclusive	27.56%
Morris	Chester Township	Low Minority	10.26%	Non-Inclusive	Non-Inclusive Multifamily	1.69%	Non-Inclusive Renter	3.24%
Morris	Denville Township	Low Minority	14.72%	Non-Inclusive	Non-Inclusive Multifamily	14.25%	Non-Inclusive Renter	13.20%
Morris	Dover Town	High Minority	77.58%	Inclusive	Multifamily Inclusive	40.58%	Renter Inclusive	48.95%
Morris	East Hanover Township	Low Minority	18.96%	Non-Inclusive	Non-Inclusive Multifamily	7.94%	Non-Inclusive Renter	5.20%
Morris	Florham Park Borough	Low Minority	17.37%	Inclusive	Multifamily Inclusive	24.16%	Renter Inclusive	30.33%
Morris	Hanover Township	Low Minority	17.61%	Non-Inclusive	Non-Inclusive Multifamily	20.15%	Non-Inclusive Renter	16.12%
Morris	Harding Township	Low Minority	8.73%	Non-Inclusive	Non-Inclusive Multifamily	3.34%	Non-Inclusive Renter	7.65%
Morris	Jefferson Township	Low Minority	13.80%	Non-Inclusive	Non-Inclusive Multifamily	5.96%	Non-Inclusive Renter	7.58%
Morris	Kinnelon Borough	Low Minority	10.19%	Non-Inclusive	Non-Inclusive Multifamily	7.96%	Non-Inclusive Renter	6.37%
Morris	Lincoln Park Borough	Diverse	20.17%	Inclusive	Multifamily Inclusive	32.16%	Renter Inclusive	21.24%
Morris	Long Hill Old Passaic Township	Low Minority	15.13%	Non-Inclusive	Non-Inclusive Multifamily	5.46%	Non-Inclusive Renter	9.09%

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Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Morris	Madison Borough	Low Minority	18.97%	Inclusive	Multifamily Inclusive	28.61%	Renter Inclusive	30.77%
Morris	Mendham Borough	Low Minority	6.83%	Non-Inclusive	Non-Inclusive Multifamily	11.04%	Non-Inclusive Renter	14.65%
Morris	Mendham Township	Low Minority	9.70%	Non-Inclusive	Non-Inclusive Multifamily	2.04%	Non-Inclusive Renter	8.30%
Morris	Mine Hill Township	Diverse	33.91%	Non-Inclusive	Non-Inclusive Multifamily	3.46%	Non-Inclusive Renter	4.05%
Morris	Montville Township	Diverse	25.06%	Non-Inclusive	Non-Inclusive Multifamily	14.78%	Non-Inclusive Renter	12.08%
Morris	Morris Township	Low Minority	19.78%	Non-Inclusive	Non-Inclusive Multifamily	15.07%	Non-Inclusive Renter	12.27%
Morris	Morris Plains Borough	Low Minority	14.48%	Non-Inclusive	Non-Inclusive Multifamily	17.66%	Non-Inclusive Renter	11.12%
Morris	Morristown Town	Diverse	53.50%	Inclusive	Multifamily Inclusive	62.33%	Renter Inclusive	56.66%
Morris	Mountain Lakes Borough	Low Minority	12.55%	Non-Inclusive	Non-Inclusive Multifamily	3.83%	Non-Inclusive Renter	7.50%
Morris	Mount Arlington Borough	Low Minority	15.51%	Inclusive	Multifamily Inclusive	42.76%	Renter Inclusive	22.24%
Morris	Mount Olive Township	Diverse	27.01%	Inclusive	Multifamily Inclusive	42.27%	Renter Inclusive	44.14%
Morris	Netcong Borough	Diverse	25.43%	Inclusive	Multifamily Inclusive	45.28%	Renter Inclusive	54.34%
Morris	Parsippany-Troy Hills Township	Diverse	43.25%	Inclusive	Multifamily Inclusive	37.86%	Renter Inclusive	35.54%
Morris	Pequanock Township	Low Minority	7.71%	Non-Inclusive	Multifamily Inclusive	29.70%	Non-Inclusive Renter	14.96%
Morris	Randolph Township	Diverse	24.71%	Inclusive	Multifamily Inclusive	25.29%	Renter Inclusive	25.27%

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Racial Diversity and Housing-Related Inclusiveness**

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Morris	Riverdale Borough	Low Minority	15.31%	Non-Inclusive	Multifamily Inclusive	40.16%	Non-Inclusive Renter	15.31%
Morris	Rockaway Borough	Diverse	26.95%	Inclusive	Multifamily Inclusive	26.92%	Renter Inclusive	32.78%
Morris	Rockaway Township	Diverse	21.68%	Non-Inclusive	Non-Inclusive Multifamily	18.58%	Non-Inclusive Renter	13.34%
Morris	Roxbury Township	Low Minority	18.36%	Non-Inclusive	Non-Inclusive Multifamily	10.81%	Non-Inclusive Renter	10.91%
Morris	Victory Gardens Borough	High Minority	81.05%	Inclusive	Multifamily Inclusive	45.11%	Renter Inclusive	57.87%
Morris	Washington Township	Low Minority	10.48%	Non-Inclusive	Non-Inclusive Multifamily	8.89%	Non-Inclusive Renter	13.74%
Morris	Wharton Borough	Diverse	51.58%	Inclusive	Multifamily Inclusive	32.59%	Renter Inclusive	34.24%
Ocean	Barnegat Township	Low Minority	13.00%	Non-Inclusive	Non-Inclusive Multifamily	6.77%	Non-Inclusive Renter	9.71%
Ocean	Barnegat Light Borough	Low Minority	3.31%	Non-Inclusive	Non-Inclusive Multifamily	12.37%	Non-Inclusive Renter	7.73%
Ocean	Bay Head Borough	Low Minority	2.48%	Non-Inclusive	Non-Inclusive Multifamily	11.31%	Non-Inclusive Renter	15.09%
Ocean	Beach Haven Borough	Low Minority	11.11%	Non-Inclusive	Multifamily Inclusive	31.37%	Non-Inclusive Renter	18.40%
Ocean	Beachwood Borough	Low Minority	12.37%	Non-Inclusive	Non-Inclusive Multifamily	3.01%	Non-Inclusive Renter	10.89%
Ocean	Berkeley Township	Low Minority	8.56%	Non-Inclusive	Non-Inclusive Multifamily	3.93%	Non-Inclusive Renter	8.35%
Ocean	Brick Township	Low Minority	11.59%	Non-Inclusive	Non-Inclusive Multifamily	11.69%	Non-Inclusive Renter	15.44%
Ocean	Eagleswood Township	Low Minority	5.80%	Non-Inclusive	Non-Inclusive Multifamily	4.13%	Non-Inclusive Renter	15.52%

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Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Ocean	Harvey Cedars Borough	Low Minority	1.78%	Non-Inclusive	Non-Inclusive Multifamily	12.28%	Non-Inclusive Renter	2.18%
Ocean	Island Heights Borough	Low Minority	5.80%	Non-Inclusive	Non-Inclusive Multifamily	6.40%	Non-Inclusive Renter	10.21%
Ocean	Jackson Township	Low Minority	16.81%	Non-Inclusive	Non-Inclusive Multifamily	11.17%	Non-Inclusive Renter	14.40%
Ocean	Lacey Township	Low Minority	7.18%	Non-Inclusive	Non-Inclusive Multifamily	1.12%	Non-Inclusive Renter	7.92%
Ocean	Lakehurst Borough	Diverse	29.16%	Non-Inclusive	Non-Inclusive Multifamily	9.93%	Renter Inclusive	28.06%
Ocean	Lakewood Township	Diverse	24.60%	Inclusive	Multifamily Inclusive	27.64%	Renter Inclusive	45.38%
Ocean	Lavallette Borough	Low Minority	4.00%	Non-Inclusive	Multifamily Inclusive	26.67%	Non-Inclusive Renter	17.04%
Ocean	Little Egg Harbor Township	Low Minority	8.94%	Non-Inclusive	Non-Inclusive Multifamily	6.70%	Non-Inclusive Renter	14.04%
Ocean	Long Beach Township	Low Minority	5.44%	Non-Inclusive	Non-Inclusive Multifamily	19.64%	Non-Inclusive Renter	7.97%
Ocean	Manchester Township	Low Minority	11.27%	Non-Inclusive	Non-Inclusive Multifamily	14.38%	Non-Inclusive Renter	10.35%
Ocean	Mantoloking Borough	Low Minority	5.74%	Non-Inclusive	Non-Inclusive Multifamily	0.00%	Non-Inclusive Renter	3.49%
Ocean	Ocean Township	Low Minority	5.44%	Non-Inclusive	Non-Inclusive Multifamily	2.73%	Non-Inclusive Renter	13.95%
Ocean	Ocean Gate Borough	Low Minority	8.70%	Non-Inclusive	Non-Inclusive Multifamily	7.93%	Renter Inclusive	24.56%
Ocean	Pine Beach Borough	Low Minority	6.21%	Non-Inclusive	Non-Inclusive Multifamily	2.81%	Non-Inclusive Renter	9.80%
Ocean	Plumsted Township	Low Minority	9.86%	Non-Inclusive	Non-Inclusive Multifamily	8.15%	Non-Inclusive Renter	16.99%

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Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Ocean	Point Pleasant Borough	Low Minority	6.85%	Non-Inclusive	Non-Inclusive Multifamily	11.42%	Non-Inclusive Renter	16.96%
Ocean	Point Pleasant Beach Borough	Low Minority	11.43%	Inclusive	Multifamily Inclusive	26.58%	Renter Inclusive	41.09%
Ocean	Seaside Heights Borough	Diverse	28.58%	Inclusive	Multifamily Inclusive	60.21%	Renter Inclusive	62.76%
Ocean	Seaside Park Borough	Low Minority	5.51%	Inclusive	Multifamily Inclusive	37.43%	Renter Inclusive	41.42%
Ocean	Ship Bottom Borough	Low Minority	10.73%	Inclusive	Multifamily Inclusive	29.41%	Renter Inclusive	22.72%
Ocean	South Toms River Borough	Diverse	40.99%	Non-Inclusive	Non-Inclusive Multifamily	2.38%	Non-Inclusive Renter	19.15%
Ocean	Stafford Township	Low Minority	8.69%	Non-Inclusive	Non-Inclusive Multifamily	2.82%	Non-Inclusive Renter	10.17%
Ocean	Surf City Borough	Low Minority	7.63%	Non-Inclusive	Multifamily Inclusive	22.10%	Non-Inclusive Renter	16.08%
Ocean	Toms River Old Dover	Low Minority	15.34%	Non-Inclusive	Non-Inclusive Multifamily	11.02%	Non-Inclusive Renter	15.69%
Ocean	Tuckerton Borough	Low Minority	8.75%	Non-Inclusive	Non-Inclusive Multifamily	15.90%	Renter Inclusive	30.26%
Passaic	Bloomington Borough	Low Minority	13.95%	Non-Inclusive	Non-Inclusive Multifamily	19.29%	Renter Inclusive	26.09%
Passaic	Clifton City	Diverse	46.67%	Inclusive	Multifamily Inclusive	47.43%	Renter Inclusive	38.19%
Passaic	Haledon Borough	Diverse	59.21%	Inclusive	Multifamily Inclusive	66.67%	Renter Inclusive	47.13%
Passaic	Hawthorne Borough	Diverse	21.28%	Inclusive	Multifamily Inclusive	45.44%	Renter Inclusive	35.34%
Passaic	Little Falls Township	Diverse	20.11%	Inclusive	Multifamily Inclusive	38.03%	Renter Inclusive	27.47%

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Passaic	North Haledon Borough	Low Minority	13.89%	Non-Inclusive	Non-Inclusive Multifamily	12.25%	Non-Inclusive Renter	10.29%
Passaic	Passaic City	High Minority	83.89%	Inclusive	Multifamily Inclusive	81.41%	Renter Inclusive	73.52%
Passaic	Paterson City	High Minority	90.82%	Inclusive	Multifamily Inclusive	79.77%	Renter Inclusive	69.61%
Passaic	Pompton Lakes Borough	Low Minority	18.73%	Inclusive	Multifamily Inclusive	26.79%	Renter Inclusive	23.62%
Passaic	Prospect Park Borough	High Minority	74.78%	Inclusive	Multifamily Inclusive	80.17%	Renter Inclusive	50.53%
Passaic	Ringwood Borough	Low Minority	11.68%	Non-Inclusive	Non-Inclusive Multifamily	1.41%	Non-Inclusive Renter	4.65%
Passaic	Totowa Borough	Diverse	23.65%	Non-Inclusive	Non-Inclusive Multifamily	20.18%	Renter Inclusive	20.71%
Passaic	Wanaque Borough	Low Minority	18.91%	Non-Inclusive	Multifamily Inclusive	25.46%	Non-Inclusive Renter	12.31%
Passaic	Wayne Township	Low Minority	19.53%	Non-Inclusive	Multifamily Inclusive	21.25%	Non-Inclusive Renter	19.10%
Passaic	West Milford Township	Low Minority	10.13%	Non-Inclusive	Non-Inclusive Multifamily	13.32%	Non-Inclusive Renter	10.39%
Passaic	Woodland Park Borough(Old West Patterson)	Diverse	30.34%	Inclusive	Multifamily Inclusive	52.23%	Renter Inclusive	40.93%
Somerset	Bedminster Township	Low Minority	18.60%	Non-Inclusive	Multifamily Inclusive	35.97%	Non-Inclusive Renter	14.42%
Somerset	Bernards Township	Diverse	21.41%	Non-Inclusive	Multifamily Inclusive	20.76%	Non-Inclusive Renter	12.13%
Somerset	Bernardsville Borough	Low Minority	16.93%	Non-Inclusive	Non-Inclusive Multifamily	14.57%	Non-Inclusive Renter	16.74%
Somerset	Bound Brook Borough	Diverse	57.86%	Inclusive	Multifamily Inclusive	48.08%	Renter Inclusive	45.42%

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Somerset	Branchburg Township	Low Minority	16.76%	Non-Inclusive	Non-Inclusive Multifamily	9.81%	Non-Inclusive Renter	8.09%
Somerset	Bridgewater Township	Diverse	28.36%	Non-Inclusive	Non-Inclusive Multifamily	18.90%	Non-Inclusive Renter	13.44%
Somerset	Far Hills Borough	Low Minority	13.06%	Non-Inclusive	Non-Inclusive Multifamily	12.00%	Non-Inclusive Renter	18.63%
Somerset	Franklin Township	High Minority	61.16%	Inclusive	Multifamily Inclusive	28.73%	Renter Inclusive	23.41%
Somerset	Green Brook Township	Diverse	31.74%	Non-Inclusive	Non-Inclusive Multifamily	12.45%	Non-Inclusive Renter	6.57%
Somerset	Hillsborough Township	Diverse	25.94%	Non-Inclusive	Non-Inclusive Multifamily	19.57%	Non-Inclusive Renter	14.53%
Somerset	Manville Borough	Diverse	25.03%	Inclusive	Multifamily Inclusive	31.95%	Renter Inclusive	31.83%
Somerset	Millstone Borough	Low Minority	7.42%	Non-Inclusive	Non-Inclusive Multifamily	11.61%	Non-Inclusive Renter	14.19%
Somerset	Montgomery Township	Diverse	35.13%	Non-Inclusive	Non-Inclusive Multifamily	15.11%	Non-Inclusive Renter	16.11%
Somerset	North Plainfield Borough	High Minority	69.30%	Inclusive	Multifamily Inclusive	48.44%	Renter Inclusive	37.58%
Somerset	Peapack And Gladstone Borough	Low Minority	17.74%	Non-Inclusive	Non-Inclusive Multifamily	13.91%	Non-Inclusive Renter	17.24%
Somerset	Raritan Borough	Diverse	34.50%	Inclusive	Multifamily Inclusive	41.52%	Renter Inclusive	39.47%
Somerset	Rocky Hill Borough	Low Minority	12.02%	Non-Inclusive	Non-Inclusive Multifamily	16.48%	Non-Inclusive Renter	10.74%
Somerset	Somerville Borough	Diverse	49.15%	Inclusive	Multifamily Inclusive	45.75%	Renter Inclusive	44.75%
Somerset	South Bound Brook Borough	Diverse	45.78%	Inclusive	Multifamily Inclusive	34.74%	Renter Inclusive	25.97%

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Somerset	Warren Township	Diverse	23.56%	Non-Inclusive	Non-Inclusive Multifamily	6.73%	Non-Inclusive Renter	10.75%
Somerset	Watchung Borough	Diverse	23.69%	Non-Inclusive	Non-Inclusive Multifamily	16.45%	Non-Inclusive Renter	14.15%
Sussex	Andover Borough	Low Minority	11.88%	Inclusive	Multifamily Inclusive	38.20%	Renter Inclusive	48.94%
Sussex	Andover Township	Low Minority	12.22%	Non-Inclusive	Non-Inclusive Multifamily	9.24%	Non-Inclusive Renter	5.12%
Sussex	Branchville Borough	Low Minority	6.30%	Inclusive	Multifamily Inclusive	31.37%	Renter Inclusive	37.60%
Sussex	Byram Township	Low Minority	9.54%	Non-Inclusive	Non-Inclusive Multifamily	2.64%	Non-Inclusive Renter	5.80%
Sussex	Frankford Township	Low Minority	6.13%	Non-Inclusive	Non-Inclusive Multifamily	2.30%	Non-Inclusive Renter	10.46%
Sussex	Franklin Borough	Low Minority	13.54%	Inclusive	Multifamily Inclusive	20.68%	Renter Inclusive	25.68%
Sussex	Fredon Township	Low Minority	6.81%	Non-Inclusive	Non-Inclusive Multifamily	6.20%	Non-Inclusive Renter	7.78%
Sussex	Green Township	Low Minority	8.72%	Non-Inclusive	Non-Inclusive Multifamily	0.24%	Non-Inclusive Renter	2.13%
Sussex	Hamburg Borough	Low Minority	12.88%	Non-Inclusive	Multifamily Inclusive	35.97%	Non-Inclusive Renter	17.09%
Sussex	Hampton Township	Low Minority	6.72%	Non-Inclusive	Non-Inclusive Multifamily	2.07%	Non-Inclusive Renter	5.74%
Sussex	Hardyston Township	Low Minority	12.35%	Non-Inclusive	Non-Inclusive Multifamily	15.48%	Non-Inclusive Renter	18.19%
Sussex	Hopatcong Borough	Low Minority	17.54%	Non-Inclusive	Non-Inclusive Multifamily	3.13%	Non-Inclusive Renter	9.20%
Sussex	Lafayette Township	Low Minority	8.59%	Non-Inclusive	Non-Inclusive Multifamily	7.29%	Non-Inclusive Renter	10.01%

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Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Sussex	Montague Township	Low Minority	11.83%	Inclusive	Multifamily Inclusive	37.56%	Renter Inclusive	24.30%
Sussex	Newton Town	Diverse	21.76%	Inclusive	Multifamily Inclusive	46.66%	Renter Inclusive	48.64%
Sussex	Ogdensburg Borough	Low Minority	9.38%	Non-Inclusive	Non-Inclusive Multifamily	11.48%	Non-Inclusive Renter	15.64%
Sussex	Sandyston Township	Low Minority	5.66%	Non-Inclusive	Non-Inclusive Multifamily	2.75%	Non-Inclusive Renter	8.15%
Sussex	Sparta Township	Low Minority	10.18%	Non-Inclusive	Non-Inclusive Multifamily	5.67%	Non-Inclusive Renter	9.09%
Sussex	Stanhope Borough	Low Minority	13.93%	Non-Inclusive	Non-Inclusive Multifamily	20.40%	Renter Inclusive	22.18%
Sussex	Stillwater Township	Low Minority	4.78%	Non-Inclusive	Non-Inclusive Multifamily	4.07%	Non-Inclusive Renter	12.00%
Sussex	Sussex Borough	Low Minority	14.32%	Inclusive	Multifamily Inclusive	58.81%	Renter Inclusive	59.82%
Sussex	Vernon Township	Low Minority	9.69%	Non-Inclusive	Non-Inclusive Multifamily	17.98%	Non-Inclusive Renter	12.72%
Sussex	Walpack	Low Minority	6.00%	Non-Inclusive	Non-Inclusive Multifamily	18.52%	Renter Inclusive	21.43%
Sussex	Wantage Township	Low Minority	8.72%	Non-Inclusive	Non-Inclusive Multifamily	5.51%	Non-Inclusive Renter	12.16%
Union	Berkeley Heights Township	Low Minority	18.38%	Non-Inclusive	Non-Inclusive Multifamily	7.69%	Non-Inclusive Renter	7.75%
Union	Clark Township	Low Minority	12.75%	Non-Inclusive	Non-Inclusive Multifamily	18.09%	Non-Inclusive Renter	16.79%
Union	Cranford Township	Low Minority	13.22%	Non-Inclusive	Multifamily Inclusive	21.92%	Non-Inclusive Renter	14.67%
Union	Elizabeth City	High Minority	81.83%	Inclusive	Multifamily Inclusive	80.29%	Renter Inclusive	72.30%

**TNJ Municipality Type List:
Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Union	Fanwood Borough	Diverse	20.02%	Non-Inclusive	Non-Inclusive Multifamily	3.14%	Non-Inclusive Renter	5.73%
Union	Garwood Borough	Low Minority	13.25%	Inclusive	Multifamily Inclusive	43.74%	Renter Inclusive	39.52%
Union	Hillside Township	High Minority	74.89%	Inclusive	Multifamily Inclusive	35.92%	Renter Inclusive	27.74%
Union	Kenilworth Borough	Diverse	23.59%	Non-Inclusive	Non-Inclusive Multifamily	17.43%	Non-Inclusive Renter	18.08%
Union	Linden City	Diverse	55.33%	Inclusive	Multifamily Inclusive	50.22%	Renter Inclusive	42.27%
Union	Mountainside Borough	Low Minority	13.93%	Non-Inclusive	Non-Inclusive Multifamily	5.23%	Non-Inclusive Renter	5.36%
Union	New Providence Borough	Low Minority	18.91%	Inclusive	Multifamily Inclusive	21.04%	Renter Inclusive	24.03%
Union	Plainfield City	High Minority	91.69%	Inclusive	Multifamily Inclusive	51.50%	Renter Inclusive	47.89%
Union	Rahway City	Diverse	59.73%	Inclusive	Multifamily Inclusive	43.29%	Renter Inclusive	39.37%
Union	Roselle Borough	High Minority	83.93%	Inclusive	Multifamily Inclusive	41.75%	Renter Inclusive	38.10%
Union	Roselle Park Borough	Diverse	45.39%	Inclusive	Multifamily Inclusive	43.54%	Renter Inclusive	38.86%
Union	Scotch Plains Township	Diverse	27.18%	Non-Inclusive	Non-Inclusive Multifamily	16.82%	Non-Inclusive Renter	17.65%
Union	Springfield Township	Diverse	24.63%	Inclusive	Multifamily Inclusive	32.84%	Renter Inclusive	30.66%
Union	Summit City	Diverse	25.91%	Inclusive	Multifamily Inclusive	33.58%	Renter Inclusive	30.14%
Union	Union Township	Diverse	55.91%	Inclusive	Multifamily Inclusive	28.49%	Renter Inclusive	23.28%

**TNJ Municipality Type List:
Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Union	Westfield Town	Low Minority	15.46%	Non-Inclusive	Non-Inclusive Multifamily	18.02%	Non-Inclusive Renter	18.47%
Union	Winfield Township	Low Minority	8.84%	Inclusive	Multifamily Inclusive	48.51%	Renter Inclusive	71.23%
Warren	Allamuchy Township	Low Minority	10.25%	Non-Inclusive	Non-Inclusive Multifamily	12.95%	Non-Inclusive Renter	11.08%
Warren	Alpha Borough	Low Minority	10.72%	Non-Inclusive	Non-Inclusive Multifamily	16.43%	Renter Inclusive	23.85%
Warren	Belvidere Town	Low Minority	6.98%	Inclusive	Multifamily Inclusive	28.00%	Renter Inclusive	28.44%
Warren	Blairstown Township	Low Minority	6.85%	Non-Inclusive	Non-Inclusive Multifamily	2.06%	Non-Inclusive Renter	14.25%
Warren	Franklin Township	Low Minority	9.10%	Non-Inclusive	Non-Inclusive Multifamily	3.99%	Non-Inclusive Renter	12.02%
Warren	Frelinghuysen Township	Low Minority	4.71%	Non-Inclusive	Non-Inclusive Multifamily	0.70%	Non-Inclusive Renter	13.34%
Warren	Greenwich Township	Diverse	20.24%	Non-Inclusive	Non-Inclusive Multifamily	2.79%	Non-Inclusive Renter	7.63%
Warren	Hackettstown Town	Diverse	23.83%	Inclusive	Multifamily Inclusive	38.35%	Renter Inclusive	43.37%
Warren	Hardwick Township	Low Minority	5.96%	Non-Inclusive	Non-Inclusive Multifamily	0.50%	Non-Inclusive Renter	8.86%
Warren	Harmony Township	Low Minority	2.89%	Non-Inclusive	Non-Inclusive Multifamily	0.92%	Non-Inclusive Renter	6.75%
Warren	Hope Township	Low Minority	7.48%	Non-Inclusive	Non-Inclusive Multifamily	1.51%	Non-Inclusive Renter	8.16%
Warren	Independence Township	Low Minority	10.16%	Non-Inclusive	Non-Inclusive Multifamily	17.12%	Renter Inclusive	19.27%
Warren	Knowlton Township	Low Minority	6.84%	Non-Inclusive	Non-Inclusive Multifamily	3.92%	Non-Inclusive Renter	14.83%

**TNJ Municipality Type List:
Racial Diversity and Housing-Related Inclusiveness**

County	Municipality	Racial Diversity	% Minority	Inclusive	Multi-Family	% Multi-Family	Rental	% Rental
Warren	Liberty Township	Low Minority	7.72%	Non-Inclusive	Non-Inclusive Multifamily	3.07%	Non-Inclusive Renter	7.73%
Warren	Lopatcong Township	Low Minority	17.27%	Inclusive	Multifamily Inclusive	28.68%	Renter Inclusive	23.19%
Warren	Mansfield Township	Diverse	20.54%	Inclusive	Multifamily Inclusive	34.82%	Renter Inclusive	38.28%
Warren	Oxford Township	Low Minority	7.88%	Non-Inclusive	Non-Inclusive Multifamily	5.18%	Non-Inclusive Renter	13.01%
Warren	Phillipsburg Town	Diverse	22.71%	Inclusive	Multifamily Inclusive	37.77%	Renter Inclusive	43.63%
Warren	Pohatcong Township	Low Minority	7.19%	Non-Inclusive	Non-Inclusive Multifamily	2.00%	Non-Inclusive Renter	8.56%
Warren	Washington Borough	Low Minority	19.61%	Inclusive	Multifamily Inclusive	36.71%	Renter Inclusive	42.49%
Warren	Washington Township	Low Minority	9.74%	Non-Inclusive	Non-Inclusive Multifamily	1.39%	Non-Inclusive Renter	8.51%
Warren	White Township	Low Minority	6.41%	Non-Inclusive	Non-Inclusive Multifamily	10.78%	Non-Inclusive Renter	8.98%

APPENDIX B

Glossary of Terms

Discussions of fair housing involve specific terms defined by legislation or regulation. Key terms are described in this section. A full glossary of many of these terms can be provided online at: <http://www.huduser.org/portal/glossary/glossary.html>.

Administrative Closure: An administrative closure occurs when a complainant withdraws the complaint, fails to cooperate, or can no longer be located by the Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO) investigator. HUD and Fair Housing Assistance Program (FHAP) agencies also administratively close complaints when, after accepting the complaint, it is determined that they lack jurisdiction.

Affordable Housing: Moderate income housing and low income housing (including very low income housing) as defined by the New Jersey Fair Housing Act of 1985.

Builder's Remedy: A New Jersey court imposed remedy for a litigant who is an individual or a profit-making entity in which the court requires a municipality to utilize zoning techniques such as mandatory set-asides or density bonuses which provide for the economic viability of a residential development by including housing which is not for low and moderate income households.

Charge of Discrimination: Under the Fair Housing Act of 1968, unless a conciliation agreement is reached during the course of the investigation, HUD issues a charge of discrimination after it conducts a full investigation and determines that reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.

Community Development Block Grant-Recovery (CDBG-R) Program: The American Recovery and Reinvestment Act of 2009 appropriated \$1 billion to carry out the Community Development Block Grant (CDBG) program on an expedited basis. This program is commonly referred to as the CDBG Recovery (CDBG-R) program. Pursuant to the Recovery Act, HUD distributed \$980 million via formula grants to states, entitled metropolitan cities, and urban counties that received CDBG funding in FY 2008. (The remaining funds were used for the Indian CDBG program and for HUD administrative costs.) While grantees had the full range of CDBG eligible activities at their disposal for CDBG-R, the Recovery Act clearly intended that CDBG-R funds primarily be used for economic development, housing, infrastructure, and public facilities activities that will quickly spur economic investment and job creation or retention.

Conciliation Agreement: Under the Fair Housing Act of 1968 or substantially equivalent state or local law, a conciliation agreement is an agreement between a complainant and respondent that is approved by HUD or the FHAP agency. A conciliation agreement seeks to protect the rights of the complainant and the respondent and satisfy the public interest. HUD or the FHAP agency does not issue a determination in a complaint if a conciliation agreement is reached prior to the completion of the investigation.

Design and Construction Requirements of the Fair Housing Act: The Fair Housing Act requires that particular multifamily dwellings constructed for first occupancy after March 13, 1991, contain seven design and construction features that increase the property's accessibility to persons with disabilities. The accessibility requirements apply to all units in covered multifamily buildings with an elevator and to the ground floor units in covered multifamily buildings without elevators. Common spaces, such as exercise rooms, lobbies, mailboxes, laundry rooms, parking lots, and sidewalks of covered multifamily dwellings, must be accessible regardless of building type.

Disabled Person: As defined by the New Jersey Fair Housing Act of 1985, a person with a physical disability, infirmity, malformation or disfigurement which is caused by bodily injury, birth defect, aging or illness including

epilepsy and other seizure disorders, and which shall include, but not be limited to, any degree of paralysis, amputation, lack of physical coordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment or physical reliance on a service or guide dog, wheelchair, or other remedial appliance or device.

Disability: The Federal Americans with Disabilities Act of 1990 defines “people with disabilities” as having “a physical or mental impairment that substantially limits one or more major life activities.” Social Security and other benefit programs differ in their definition of specific disabilities that comprise eligibility for benefits.

Discrimination: Discrimination involves prejudicial treatment, exclusion, or rejection of an individual or class based on race or other social category. Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. Four types of housing discrimination are rental discrimination, sales discrimination, lending and mortgage discrimination and homeowners insurance.

Discriminatory Housing Practice: An act that is unlawful under section 804, 805, 806, or 818 of the Fair Housing Act of 1968.

DOJ Referral: HUD refers to the U.S. Department of Justice housing discrimination matters that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations.

Exclusionary Zoning Litigation: Lawsuits filed in New Jersey courts of competent jurisdiction challenging a municipality's zoning and land use regulations on the basis that the regulations do not make realistically possible the opportunity for an appropriate variety and choice of housing for all categories of people living within the municipality's housing region, including those of low and moderate income, who may desire to live in the municipality.

Fair Housing Enforcement Organization (FHO): Any organization, whether or not it is solely engaged in fair housing enforcement activities, that: (1) Is organized as a private, tax-exempt, nonprofit, charitable organization; (2) Is currently engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) Upon the receipt of FHIP funds will continue to be engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims. For further information see 24 CFR 125.103.

Familial Status: A protected class under the Fair Housing Act defined to include one or more children under the age of 18 domiciled with a parent or another person having legal custody over such children, or the designee of such parent or other person having such custody with the written permission of such parent or other person, and persons who are pregnant or in the process of obtaining legal custody of a child less than 18 years of age.

Handicap: As defined by the Fair Housing Act of 1968, with respect to a person, (1) a physical or mental impairment which substantially limits one or more of such person's major life activities, (2) a record of having such an impairment, or (3) being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).

Housing Choice Voucher Program: Authorized by the U.S. Housing Act of 1937 to provide rental subsidies to low- and very-low income families to help them afford decent, safe, and sanitary housing in the private market. The participant pays the difference between the subsidy and the rent charged by the landlord. Under certain circumstances, a participant may use his or her voucher to purchase a home.

Housing Element: A required element of municipal master plans established by the New Jersey Fair Housing Act of 1985 at N.J.S.A. 52:27D-310, designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing.

Housing Opportunities for Persons with AIDS (HOPWA): Authorized by the Cranston-Gonzalez National Affordable Housing Act, HOPWA assists states, local governments, and nonprofit organizations in addressing the housing needs of low-income persons with HIV/AIDS and their families. In addition to providing rental assistance subsidies, HOPWA funds may be used to develop and operate community residences and other housing facilities that offer on-site support for activities of daily living and other needed services.

Low Income Housing: Housing affordable according to HUD or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 50% or less of the median gross household income for households of the same size within the housing region in which the housing is located.

Low-Income Public Housing Program: Authorized by the U.S. Housing Act of 1937 to provide safe and decent rental housing for low-income families, the elderly, and persons with disabilities. Public housing comes in a variety of forms, from scattered-site single-family houses to high-rise apartments.

Middle Income Housing: Housing affordable according to HUD or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to or more than 80% but less than 120% of the median gross household income for households of the same size within the housing region in which the housing is located.

Moderate Income Housing: Housing affordable according to HUD or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to more than 50% but less than 80% of the median gross household income for households of the same size within the housing region in which the housing is located.

Moderate Rehabilitation Program: Provides project-based rental assistance for low-income families. This program began in 1978 as an expansion of the rental certificate program after HUD determined that at least 2.7 million rental units had deficiencies requiring a moderate level of upgrading. The program was repealed in 1991, but assistance is provided to properties previously rehabilitated.

No Reasonable Cause Determination: Unless a conciliation agreement is reached during the course of the investigation, HUD or the FHAP agency issues a no reasonable cause determination, if it finds no reasonable cause exists to believe that a discriminatory housing practice in violation of the Fair Housing Act or substantially equivalent State or local law has occurred or is about to occur.

Project-Based Section 8: HUD provides rental subsidies to owners of FHA-insured and noninsured properties to ensure that these properties remain affordable to low-income families.

Protected Class: Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, defines protected classes for which discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions is prohibited as race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Qualified Fair Housing Enforcement Organization (QFHO): Any organization, whether or not it is solely engaged in fair housing enforcement activities, that: (1) is organized as a private, tax-exempt, nonprofit, charitable organization; (2) has at least 2 years' experience in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) is engaged in complaint intake, complaint investigation, testing for fair housing violations, and enforcement of meritorious claims at the time of application for FHIP assistance. Further information can be found at 24 CFR 125.103.

Reasonable Accommodation: A change in rules, policies, practices, or services required to afford an equal opportunity to a person with a disability to use and enjoy a dwelling. For example, an apartment manager would

make a reasonable accommodation for a tenant with a mobility disability by granting the tenant's request for an assigned parking space in front of the entrance to his or her unit, even though the apartment complex is not in the practice of assigning parking spaces to tenants.

Reasonable Cause Determination: Unless a conciliation agreement is reached, HUD or a FHAP agency issues a determination of reasonable cause at the conclusion of an investigation if it determines that, under the Fair Housing Act or substantially equivalent state or local law, reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.

Reasonable Modification: Under the Fair Housing Act, it is unlawful to refuse to allow persons with disabilities to make reasonable modifications, at their own expense, to the premises occupied or to be occupied by such persons, if the modification is necessary to allow such person the full enjoyment of the premises. Reasonable modifications may be made to common areas, such as lobbies and main entrances, and the interior of units. For example, a person with a mobility-impairment may need to install grab bars in order to be able to use his or her toilet or shower.

Redlining: A practice prohibited under the Fair Housing Act by which lenders or insurers refuse to do business in certain neighborhoods because members of a protected class live there.

Regional Contribution Agreement: A procedure permitted under the New Jersey Fair Housing Act of 1985 at N.J.S.A. 52:27D-312 through which a municipality could propose the transfer of up to 50% of its fair share to another municipality within its housing region by means of a contractual agreement into which two municipalities voluntarily enter. This provision for addressing affordable housing was abolished in July 2008 by the NJ legislature (A-500/S1783).

Register of Housing Projects: A list of all housing projects required by the New Jersey Fair Housing Act of 1985, for which proposal or application has been submitted for assistance under any program of loans, grants or other financial aid administered by the New Jersey Department of Community Affairs (NJDCA), including programs administered by the agency, or for which the offices of the Department have been solicited in furthering an application for such assistance from any other program of like nature administered by another agency or instrumentality of the State or of the United States government.

Rent Supplement Contracts: The Rent Supplement program was established by the Housing and Urban Development Act of 1965. Until the program was suspended under the housing subsidy moratorium of January 5, 1973, rent supplement contracts were available to Section 221(d)(3) Below Market Interest Rate (BMIR), Section 231, Section 236 (insured and noninsured), and Section 202 properties for the life of the mortgage. The suspension stopped the funding of any additional projects, although previously funded projects continue to receive funding.

Rental Assistance Payment (RAP) Contracts: Established by the Housing and Community Development Act of 1974 to provide additional rental assistance to property owners on behalf of very low-income tenants. RAP is available only to Section 236 properties.

Section 202 Direct Formula Interest Rate Loan Program: This program replaced the Section 202 Direct Low-Interest Loan program, which was discontinued after 1976. Both programs provided long-term, direct loans to finance housing for elderly persons or persons with disabilities. However, formula interest rate loans carried an interest rate based on the average yield on 30-year marketable obligations of the United States, and properties were developed with 100 percent Section 8 assistance to help keep units affordable to low-income families. This program is commonly referred to as Section 202/8. While no new projects have been developed under this program since 1991, previously developed projects are still in operation. The Section 202 Direct Formula Interest Rate Loan program ended in 1991, becoming the Section 202 Capital Advance program and the Section 811 Capital Advance program. The Section 202 Capital Advance program provides housing with supportive services for elderly

persons, while the Section 811 Capital Advance program provides housing and supportive services for persons with disabilities. Both programs have project rental assistance contract (PRAC) funding.

Section 202 Supportive Housing for the Elderly: Expands the supply of affordable housing with supportive services for the elderly. Section 202 housing provides elderly persons with options for independent living in an environment that offers services such as cooking, cleaning, and transportation. Once the project is developed, funding is provided through the Section 202 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenants' contributions toward rent. To be eligible to live in Section 202 housing, a household must be very low-income (not exceeding 50 percent of the median income for the area) and must have at least one member who is age 62 or older.

Section 221(d)(3) Below Market Interest Rate (BMIR) Program: This Federal Housing Administration (FHA) program insures and subsidizes mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for low- and moderate-income families. This program no longer provides subsidies for new mortgage loans, but existing Section 221(d)(3) BMIR properties are still in operation.

Families living in Section 221(d)(3) BMIR projects are considered subsidized because the reduced rents for these properties are made possible by subsidized mortgage interest rates. Some BMIR projects experienced escalating operating costs that have caused BMIR rents to increase beyond levels that are affordable to low- and moderate-income tenants. When this occurs, HUD may have allocated project-based rental assistance through a Loan Management Set-Aside (LMSA) to these properties to decrease vacancies and improve the project's financial position.

Section 236: Established by the Housing and Urban Development Act of 1968, this FHA program combines federal mortgage insurance with interest reduction payments to encourage the production of low-cost rental housing. While no longer providing insurance or subsidies for new mortgage loans, existing Section 236 properties continue to receive interest subsidies. Under this program, HUD provides interest subsidies to lower a project's mortgage interest rate to as little as one percent. The interest reduction payment results in lower operating costs and, consequently, a reduced rent structure. The Section 236 basic rent is the rent that the owner must collect to cover the property's costs, given the mortgage interest reduction payments made to the property. All tenants pay at least the Section 236 basic rent and, depending on their income level, may pay a rent up to the Section 236 market rent. Some Section 236 properties experienced escalating operating costs that have caused the basic rent to increase beyond levels that are affordable to many low-income tenants. To maintain the financial health of the property, HUD may have allocated project-based rental assistance through a Section 8 Loan Management Set-Aside (LMSA) to a Section 236 property. Some Section 236 properties received other forms of project-based rental assistance from programs such as the Rent Supplement program.

Section 3 Resident: A Section 3 resident is a public housing resident or low- or very low-income person residing in the metropolitan area or nonmetropolitan county in which Section 3-covered assistance is expended.

Section 3 Business Concern: A business that meets at least one of three criteria: (1) 51 percent or more owned by Section 3 residents; (2) at least 30 percent of permanent, full-time employees are currently Section 3 residents, or within 3 years of the date of first employment with the business concern were considered Section 3 residents; or (3) provide evidence of a commitment to subcontract more than 25 percent of the dollar award of all subcontracts to businesses that meet one of the qualifications described above for Section 3 business concerns.

Section 811 Supportive Housing for Persons with Disabilities: Allows persons with disabilities to live independently, by providing a supply of rental housing that has supportive services. Once the project is developed, funding is provided through a Section 811 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenants' contributions toward rent. In order to live in Section 811 housing, a household, which may consist of a single qualified person, must be very low-income

and at least one member must be at least 18 years of age and have a disability, such as a physical or developmental disability or chronic mental illness.

Settlement Agreement: A settlement agreement is a private agreement between the complainant and respondent in a case brought under the Fair Housing Act or a substantially equivalent state or local law. A private settlement is not submitted for approval to HUD or the FHAP agency and typically does not contain public interest relief. HUD or the FHAP agency does not issue a determination of reasonable cause or no reasonable cause if a settlement agreement is reached prior to the completion of the investigation.

Steering: The practice, prohibited under the Fair Housing Act, of directing persons to certain neighborhoods, loans, or insurance products because of their race or other protected characteristics. For example, a real estate agent who automatically limits the home search of an African-American couple to neighborhoods with large minority populations would be engaging in unlawful steering.

Strategic Housing Plan: An Annual Strategic Housing Plan prepared by a 15-member State Housing Commission established under the New Jersey Strategic Housing Plan Act. (P.L. 2008, c.26, s.21 et seq.; N.J.S.A. 52:27D-329.10)

Very Low Income Housing: Housing affordable according to HUD or other recognized standards for home ownership and rental costs and occupied or reserved for occupancy by households with a gross household income equal to 30% or less of the median gross household income for households of the same size within the housing region in which the housing is located.

APPENDIX C

Data Sources, Availability and Limitations of Data

Primary sources of data and other information regarding fair and affordable housing include, at the Federal level, HUD and the U.S. Census Bureau. Housing data at the state level in New Jersey are collected and maintained by the New Jersey Department of Community Affairs, and are also available through the New Jersey State Data Center portal. These data are supplemented by data collected by financial and social service agencies and organizations.

U.S. Department of Housing and Urban Development (HUD).

HUD is the primary source of data and analysis regarding fair and affordable housing. According to its web site,¹ HUD's mission is "to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes: utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination..." HUD's data collection, in part through reporting from state and local governments, is designed to support this mission.

U.S. Bureau of the Census

The U.S. Bureau of the Census is part of the U.S. Department of Commerce. The Census Bureau collects and disseminates data on population and housing as required by Federal law.² Limited 100% sample data is collected for population characteristics in the decennial Census. A more extensive catalog of data is available as sample data, though it is less accurate at smaller geographic units (sub-municipal) and shorter time spans (less than three years) of data sampling for the geographic unit.

Three Federal surveys collect data on housing occupancy and tenure: the American Community Survey (ACS), the American Housing Survey (AHS), and the Current Population Survey/Housing Vacancy Survey (CPS/HVS). Each of these surveys uses its own estimate of total housing units from the same data source, and show nearly the same number of total housing units. However, recent updates to estimates of total housing units for the period of 2001 to 2009 to adjust to the 2010 decennial census make calculations of annual changes in housing unit counts problematic when comparing surveys. As a result of survey question design and sample design, each survey produces different estimates of occupied housing units (and their opposite, vacant units) and renter-occupied housing units (and their opposite, owner-occupied housing units) as well as subgroup data such as those based on income and housing costs.

NJ Department of Community Affairs (NJCA)

The NJCA is a State agency created to provide administrative guidance, financial support and technical assistance to local governments, community development organizations, businesses and individuals to improve the quality of life in New Jersey. NJCA offers a wide range of programs and services that respond to issues of public concern including fire and building safety, housing production, community planning and development, and local government management and finance.

¹ <http://portal.hud.gov/hudportal/HUD?src=/about/mission>

² www.census.gov

NJ State Data Center

The New Jersey State Data Center (NJSDC)³ is a cooperative project of the State of New Jersey and the U.S. Bureau of the Census that consists of a network of over 110 state, county, regional, and local agencies. The lead agency is housed within the Division of Labor Market and Demographic Research, New Jersey Department of Labor and Workforce Development. As an information portal, many statistical reports from State and Federal agencies may be accessed through the NJSDC network. State and sub-state demographic and economic data prepared by the New Jersey Department of Labor and Workforce Development are also available through the NJSDC.

³ http://lwd.dol.state.nj.us/labor/lpa/content/njsdc_index.html

APPENDIX D

New Jersey Law against Discrimination – An Overview

The New Jersey Law Against Discrimination¹ (LAD), initially passed in 1945 and frequently amended, declared that “the enactment hereof shall be deemed an exercise of the police power of the State for the protection of the public safety, health and morals and to promote the general welfare and in fulfillment of the provisions of the Constitution of this State guaranteeing civil rights.”²

Overall, New Jersey’s LAD currently provides a broader definition of discrimination than the “protected classes” of the Federal Fair Housing Act. However, other than reporting requirements for multifamily housing, it does not require affirmative measures to reverse discrimination.

The LAD prohibits unlawful discrimination in employment, housing, places of public accommodation, credit and business contracts. Not all of the foregoing prohibited bases for discrimination are protected in all of these areas of activity. For example, familial status is only protected with respect to housing.

The LAD further states:

*The Division on Civil Rights in the Department of Law and Public Safety shall enforce the laws of this State against discrimination in housing built with, or leased with the assistance of, public funds or public assistance, pursuant to any law, and in real property, as defined in the law hereby supplemented, because of race, religious principles, color, national origin, ancestry, marital status, affectional or sexual orientation, familial status, disability, nationality, sex, gender identity or expression or source of lawful income used for rental or mortgage payments.*³

The LAD established the Division of Civil Rights (originally the Division against Discrimination) and a Commission on Civil Rights in the New Jersey Department of Law and Public Safety. The Director of the Division is mandated to enforce the New Jersey Law against Discrimination with regard to discrimination in real property and requirements that a place of public accommodation must make reasonable modifications to its policies, practices or procedures to ensure that people with disabilities have access to public places. Regulations under the LAD explain that these reasonable accommodations may include actions such as providing auxiliary aides and making physical changes to ensure paths of travel.

The New Jersey Law against Discrimination (LAD) explicitly prohibits discrimination when selling or renting property. Provisions of the statute relevant to fair housing are presented in **Error! Reference source not found..**

Because of the LAD it is unlawful for property owners, agents, employees and brokers to refuse to rent, show or sell property based on a person's race, creed, color, national origin, nationality, ancestry, marital status, domestic partnership or civil union status, familial status, affectional or sexual orientation, gender identity or expression, sex, or mental and physical disability, including AIDS and HIV-related illness. In addition, discrimination in housing based on one's source of lawful income or rent subsidy is also prohibited.⁴

¹ N.J.S.A. 10:5 et seq.; L.1945, c. 169 as amended.

² N.J.S.A. 10:5-2.

³ N.J.S.A. 10:5-9.1.

⁴ Examples of sources of lawful income include, child support, alimony, gifts from family members, supplemental security income, etc. Other sources include assistance from a federal loan program through the Department of Housing and Urban Development (HUD), state loan programs through the New Jersey Housing and Mortgage Finance Agency (NJHMFA). Rent subsidies are programs where the individual qualifies for financial assistance through governmental programs. In this situation, a tenant or a potential tenant qualifies for rental assistance

Discrimination on the basis of age is not prohibited in a housing context, though it is unlawful to discriminate against families with children, with the exception of qualified housing developments intended specifically for older persons that may be allowed to exclude children. Discrimination on the basis of sex is not prohibited where the property is planned exclusively for and occupied exclusively by individuals of one sex.

Examples in which it is illegal for a landlord or real estate professional to refuse to rent include:

- To a single mother with children, if this decision is made on the basis of her marital status or domestic partnership status;
- A one bedroom apartment to two members of the same sex, if they are otherwise qualified
- To an individual with a mental or physical disability. A landlord in an existing building is generally not required to modify the property to provide assistance to a person with a disability, but the landlord is prohibited from charging extra fees for any accommodations provided to a person with a disability. For example, a landlord cannot charge a person with a disability extra rent for keeping a guide or service animal. The landlord is, however, entitled to reimbursement for damage done by a guide or service animal;
- To an individual with a disability who relies on a guide or service animal, even if the facility does not permit pets;
- To a person with AIDS or HIV infection or to someone perceived to have AIDS or HIV infection.

In addition, it is illegal to subject a renter, applicant, or home buyer to sexual harassment.⁵ Harassment and differential treatment based on race, national origin or other protected characteristics is also unlawful.

Landlords may require that a potential tenant complete an application with questions regarding the applicant's income, credit history and debts, as long as:

- all prospective tenants are required to complete the same application and all tenants are selected on the basis of uniform standards, and
- the form must not contain any reference to race, creed, color, national origin, nationality, ancestry, sex, marital status, domestic partnership status, affectional or sexual orientation, familial status or disability.

On or before January 30th of each year, the owner of every multiple apartment dwelling which has 25 units or more must file an annual report with the Division on Civil Rights concerning the racial/ethnic designation of the leaseholders and applicants of the owner's multiple dwelling, whether any of its buildings or developments are barrier-free, and factors affecting its composition.⁶

programs, through county and local housing authorities, or through the HUD section 8 program. The main difference between a loan and rental assistance through State or Federal agencies is that a subsidy need not be paid back to the lender while the same is not true in a loan assistance program.

⁵ Sexual harassment is defined as unwelcome sexual advances, requests for sexual contact, and/or other verbal or physical conduct of a sexual nature.

⁶ N.J.A.C. 13:10-2.2(a).

APPENDIX E

NJ Strategic Housing Plan Act of 2008

New Jersey's Strategic Housing Plan Act of 2008¹ called for a 15-member State Housing Commission to prepare and maintain an Annual Strategic Housing Plan. After this legislation was passed, this Commission was never constituted nor was Strategic Housing Plan prepared. While the legislation has since been repealed, the key findings and provisions are presented below. The legislation suggests the importance of a statewide coordinating body to address the principal challenges of fair and affordable housing as well as the merits of strategic planning to promote the state and region's economic future and efficiently leverage available resources; it may well be that future leadership and planners will accept the challenge and revisit the approach described below.

The Strategic Housing Plan was expected to respond to the Legislature's findings in the Act:

- High housing prices, escalating property taxes, increasing municipal fees, rising energy costs, and the costs to implement various State rules and regulations have put housing out of the reach of many citizens;
- The State of New Jersey suffers from a serious lack of housing affordable to its low and moderate income households, reflected in the large number of households living in overcrowded and substandard housing conditions, or burdened by unreasonable and excessive housing costs;
- As housing costs have increased in many parts of the State, and the process of urban revitalization has taken hold in many of the State's cities, these problems have become more severe and have come to affect a wide range of households at many income levels;
- While new housing affordable to households at all income levels is urgently needed, the need to preserve existing housing owned or rented by low and moderate income households, much of which is at risk of loss, is also urgent;
- The production of new housing and the preservation of the existing housing stock, including but not limited to subsidized affordable housing, has a significant positive impact on the health and well-being of the State as a whole, in particular its older cities and their neighborhoods, and should be encouraged as a matter of public policy by the State government;
- Although the State has devoted substantial public resources for many years towards alleviating the housing needs of lower income households, the effective use of those resources and their impact on urban revitalization has been limited by inadequate strategic planning in the allocation of public resources, as well as inadequate coordination with and leveraging of private resources;
- The development of a strategic housing plan that will establish priorities to effectively target State resources should significantly enhance the impact of those resources in meeting the State's housing needs and fostering urban revitalization;
- A strategic housing plan should provide for a means of coordinating the activities of the many State departments and agencies whose activities affect the ability of the State to meet its housing needs;
- The active involvement of individuals outside State government with knowledge and experience in all phases of housing preservation, development, and management, as well as planning and urban revitalization, in the preparation and adoption of the plan, and the monitoring of State activities pursuant to the plan, should significantly enhance the value and effectiveness of the plan in increasing the State's ability to meet its housing needs and foster urban revitalization.

A State Housing Commission was to be established under this Act to:

- provide guidance and direction with respect to the policies and strategies to be pursued by State agencies with respect to housing which are incorporated into the plan.

¹ P.L. 2008, c.26, s.21 et seq.; N.J.S.A. 52:27D-329.10 et seq.

- prepare and adopt the Annual Strategic Housing Plan;
- hold public hearings and other activities as may be desirable to ensure adequate public input into the preparation of the plan and increase public awareness of the strategies and activities contained in the plan; and
- gather and disseminate such information on housing needs and strategies as may be useful for the work of the commission and informative to the public.

The State Housing Commission was to be “in but not of” the NJ Department of Community Affairs. The commission was to consist of 15 public members reflecting the diversity of housing sector professionals, appointed by the Governor with the advice and consent of the Senate, including:

- four members shall be individuals qualified by expertise in housing preservation, development, and management and who do not hold public office or public employment, and one of the four shall have particular experience in addressing the needs of the homeless; two of the four members shall be individuals qualified by expertise in urban revitalization and redevelopment and who do not hold public office, one of whom shall be a nonprofit builder, and another member of the four shall be a for-profit developer;
- two members shall be elected local officials at the time of initial appointment, one of whom shall be an elected official in a municipality having a population greater than 50,000;
- two members shall be individuals who do not hold public office and are qualified by their position and experience to represent the interests of low and moderate income and middle income families and individuals;
- one member shall be an individual who does not hold public office and who is qualified by expertise in planning and land use;
- one member who does not hold public office shall be a licensed real estate broker or a licensed real estate salesperson;
- one member who shall be an executive director of a public housing authority within the State; and
- two members who do not hold public office or public employment, one member appointed by the Speaker of the General Assembly and one member by the President of the Senate.

Non-voting, ex-officio members of the commission shall include the Commissioner of Community Affairs, the Commissioner of Environmental Protection, the Commissioner of Human Services, the Commissioner of Transportation, the Commissioner of Education, the Chairman of the State Planning Commission, and the State Treasurer, who may each designate a qualified employee to serve in their stead.

The Governor shall designate a public member to preside over the commission until a chair and vice-chair are elected by the members of the commission. Each public member of the commission shall serve for a term of three years, except for initial appointments who shall have staggered terms of one, two, and three years pursuant to the Act. The executive secretary of the commission shall be the Senior Deputy Commissioner for Housing in the Department of Community Affairs, unless the Commissioner designates the Senior Deputy Commissioner for Housing to serve in his or her stead as a member of the commission, in which case the Senior Deputy Commissioner for Housing shall designate a qualified employee of the department to serve as executive secretary of the commission. Eight of the voting members of the commission shall constitute a quorum.

Support for the Commission will be from NJDCA staff, and from an interdepartmental working group chaired by the NJDCA Commissioner. The membership of the working group shall consist of the commissioners or executive directors (or their designees) of the following departments or agencies of State government: the Department of Community Affairs, the Council on Affordable Housing, the New Jersey Housing and Mortgage Finance Agency, the Department of Human Services, the Department of Children and Families, the Department of Health and Senior Services, the Public Advocate, the Department of Education, the Department of Environmental Protection, the Department of Transportation, the Office of Smart Growth, the Department of the Treasury, the Highlands Council, the Pinelands Commission, and the New Jersey Meadowlands Commission.

The Annual Strategic Housing Plan must be submitted to the Governor by October 1 of each year, and apply to the current fiscal year beginning the prior July 1. The plan must be made available in both printed form and downloadable from the NJDCA web site. The objectives of the Annual Strategic Housing Plan shall be:

- (1) To ensure that quality housing for people of all income levels is made available throughout the State of New Jersey.
- (2) To overcome the shortage of housing affordable to low, moderate, and middle income households, in order to ensure the viability of New Jersey's communities and maintain the State's economic strength.
- (3) To meet the need for safe and accessible affordable housing and supportive services for people with disabilities.
- (4) To foster a full range of quality housing choices for people of diverse incomes through mixed income development in urban areas and in locations appropriate for growth, including transit hubs and corridors, and areas of job concentration.
- (5) To address the needs of communities that have been historically underserved and segregated due to barriers and trends in the housing market, and frame strategies to address the needs of those communities.
- (6) To facilitate the preservation of existing affordable rental housing, including both subsidized and private market rental housing.
- (7) To further the preservation of low and moderate income and middle income homeownership, including strategies to protect lower income homeowners from the loss of their homes through foreclosure.

In addressing these objectives, the plan shall explicitly take into consideration the needs of the following distinct "underserved" populations:

- (1) Households earning below 50% of the area median income, with particular emphasis on households earning less than 30% of the area median income;
- (2) Low income senior citizens of 62 years of age or older;
- (3) Low income persons with disabilities, including but not limited to physical disability, developmental disability, mental illness, co-occurring mental illness and substance abuse disorder, and HIV/AIDS;
- (4) Homeless persons and families, and persons deemed at high risk of homelessness;
- (5) Low and moderate income and middle income households unable to find housing near work or transportation;
- (6) Low and moderate income and middle income persons and families in existing affordable housing that is at risk of becoming unaffordable or being lost for any reason;
- (7) Any other part of the population that the commission finds to have significant housing needs, either Statewide or in particular areas of the State.

The plan shall include, but not be limited to, the following:

- (1) The identification of all funds which any agency or department of the State controls and uses for housing construction, rehabilitation, preservation, operating or rental subsidies and supportive services, including bond

proceeds, the allocation of federal Low Income Housing Tax Credits, and the use of administrative funds by the agency or the department;

(2) Goals for the number and type of housing units to be constructed, rehabilitated, or preserved each year for the underserved populations identified above, taking into account realistic assessments of financial resources and delivery capacity survey, and shall include an assessment aimed at identifying and estimating the number of substandard housing units within the State;

(3) Specific recommendations for the manner in which all funds identified above should be prioritized and used, either through new construction, rehabilitation, preservation, rental subsidies, or other activities, to address the needs of the identified underserved populations;

(4) Specific actions needed to ensure the integrated use of State government resources that can be used to create or preserve affordable housing, provide supportive services, facilitate the use of housing for urban revitalization, and prevent homelessness, including an identification of the specific agencies and programs responsible for each action;

(5) An assessment of the State's performance during the preceding year;

(6) Recommendations for changes to any program or use of funds which the State controls available for land use planning, housing construction, rehabilitation, preservation, operating or rental subsidies and supportive services, including both procedural and substantive changes, and the specific agencies responsible for each change;

(7) Recommendations for State and local actions to promote the creation and preservation of subsidized affordable and market-rate housing by private sector, non-profit, and government agencies, with particular reference to changes to programs, regulations, and other activities that impede such activities;

(8) Recommendations for State and local actions for programs and strategies through which the provision of affordable and mixed-income housing can better further citywide and neighborhood revitalization in the State's urban areas; and

(9) Identification of strategies that local government can take to create or preserve affordable housing, including specific recommendations for the use of monies collected through developer fees in local housing development trust funds.

(10) Both annual and long-term targets and priorities.

With respect to the plans for the second through fourth years following the initial plan, the commission may adopt and submit either a plan de novo or an update to, or revision of, the initial year's plan, based on its judgment as to the extent of housing needs, funding resources, or other conditions that have or have not changed since the initial plan was prepared. In the fifth year following the initial plan, and every five years thereafter, the commission shall adopt and submit a complete plan de novo.

APPENDIX F

Summary of Select Reports for Examining Fair Housing Issues

Several national and regional-scale analyses published by the HUD, New Jersey State government, and nongovernmental organizations provide context for examining fair housing issues in the Together North Jersey region.

HUD Annual Report on Fair Housing

The HUD Annual Report on Fair Housing describes its monitoring of complaint trends and patterns, examines fair housing initiatives to enforce civil rights laws, and assesses progress in accomplishing Fair Housing Initiatives. Their FY 2011 HUD Annual Report described below provides useful context for understanding how federal, state and local roles and responsibilities are aligned to further fair housing.

Patterns of Discrimination Complaints. The HUD Annual Report reported that housing discrimination complaints filed with HUD and Fair Housing Assistance Program agencies had steadily declined over at least the past five years to less than 10,000 complaints nationwide. The NJ Division on Civil Rights maintains the Fair Housing Assistance Program in New Jersey. In New Jersey, 44 complaints were brought to HUD and 141 complaints were brought to the New Jersey Division on Civil Rights in FY 2011.

Nationally, discrimination based on disability was the most common basis, involving nearly half of all complaints and in increasing. In part, this appeared to be due to the additional protections afforded persons with disabilities under the Fair Housing Act (i.e., reasonable accommodation, reasonable modification, and accessible design and construction). Discrimination based on race was the second most common basis of complaints during the past 5 years, involving nearly one third of the total complaints. Familial status and national origin comprised about one-sixth and one-eighth of complaints respectively, and religion and color comprised less than five percent of remaining complaints.

Nationwide, the main categories of discrimination complaints were:

- Discriminatory terms, conditions, privileges, services, and facilities in the rental or sale of property, accounting for an increasing number of complaints, over 60%, in FY2011;
- Failure to make a “reasonable accommodation”;
- Refusal to rent; and
- Coercion, intimidation, or threats, or interference with persons who exercised or enjoyed their fair housing rights or aided another person in exercising or enjoying their fair housing rights.

Less common complaints, accounting for 5 percent or less of complaints, were:

- Discriminatory financing;
- False representation of unavailability;
- Refusal to sell;
- Failure to permit a reasonable modification;
- Noncompliance with design and construction requirements;
- Steering; and
- Redlining.

There are six outcomes for discrimination complaints brought to HUD or FHAP agencies:

1. **Administrative Closure.** HUD and FHAP agencies administratively close complaints when the complainant withdraws the complaint, fails to cooperate, or can no longer be located. HUD and FHAP agencies also

administratively close complaints when, after accepting the complaint, it is determined that they lack jurisdiction.

2. **No Reasonable Cause Determination.** HUD and FHAP agencies issue a no reasonable cause determination after conducting a full investigation and not finding reasonable cause or insufficient evidence to substantiate a complainant's allegation to believe that a discriminatory housing practice has occurred or is about to occur.
3. **Conciliation/Settlement.** HUD and FHAP agencies may attempt to resolve complaints through conciliation. If conciliation is successful, the complainant and respondent enter into a Conciliation Agreement that is approved and its implementation monitored by HUD or the FHAP agency. A conciliation agreement seeks to protect the rights of the complainant and the respondent and satisfy the public interest, and include benefit(s) for the complainant and affirmative action (such as civil rights training for staff or putting up Fair Housing posters) on the part of the respondent. A complaint may also be voluntarily resolved through "Withdrawal with Relief", a private settlement between the complainant and the respondent, such as allowing the complainant to obtain the unit of their choice, or to have a ramp installed without the intervention of the HUD Office of Fair Housing and Equal Opportunity. A private settlement is not submitted to HUD or the FHAP agency for approval and usually does not contain public interest relief. HUD and FHAP agencies do not issue a determination for a complaint if it is conciliated or if it is settled prior to the completion of the investigation.
4. **Charge of Discrimination.** HUD issues a charge of discrimination under the Fair Housing Act when it has completed a full investigation and found that there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
5. **Reasonable Cause Determination.** A FHAP agency issues a reasonable cause determination when it has completed a full investigation and found, based on a preponderance of the evidence, that there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
6. **U.S. Department of Justice (DOJ) Referral.** HUD refers housing discrimination complaints that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations to DOJ for enforcement.

Typically, nearly 50% of complaints are closed with a "no reasonable cause" determination. On average, approximately 6% are closed with either an issuance of a charge of discrimination by HUD or a reasonable cause determination by a FHAP agency. Nearly one-third of complaints are conciliated or settled, with the remainder administratively closed and only a few cases referred to the U.S. Department of Justice. In general, HUD tends to administratively close more complaints and close fewer complaints for no reasonable cause relative to FHAP agencies.

The Fair Housing Act and similar state and local fair housing laws require that HUD and FHAP agencies complete their investigations of each complaint within 100 days of the date it was filed, unless it is impracticable to do so. Particularly for FHAP agencies, it has often been impracticable to complete investigations within 100 days when a complaint involves many witnesses, large volumes of evidence, or particularly complex claims and evidence.

Fair Housing Enforcement Initiatives. The HUD Annual Report discusses the Fair Housing Initiatives Program (FHIP)¹ which promotes compliance with the Fair Housing Act and similar state and local fair housing laws through private enforcement and educational activities by experienced fair housing enforcement organizations throughout the country.

- The Private Enforcement Initiative (PEI) provides funding to private, tax-exempt fair housing enforcement organizations for the investigation of housing discrimination complaints and the administrative or judicial enforcement of federal, state, or local fair housing laws. PEI recipients conduct intake, investigation,

¹ Congress established the FHIP under Section 561 of the Housing and Community Development Act of 1987. The implementing regulations for FHIP are found at 24 CFR part 125.

mediation, and litigation of housing discrimination complaints and perform tests of the housing, lending, and insurance markets.

- The Education and Outreach Initiative (EOI) provides funding to develop, implement, and coordinate education and outreach activities that inform the public about their rights and responsibilities under federal, state, and local fair housing laws. These activities may include, but are not limited to: (1) developing brochures and other printed materials; (2) producing public service announcements for radio, television, and print; (3) creating and maintaining websites; and (4) conducting educational symposia or other training.
- The Fair Housing Organizations Initiative (FHOI) provides funding to help establish new fair housing enforcement organizations and to build the capacity of existing organizations, particularly in areas of the country which are currently underserved by fair housing enforcement organizations, including rural areas or areas with a large number of recent immigrants. FHOI seeks to build the capacity of existing organizations and establish new organizations to conduct fair housing enforcement activities, such as investigating, mediating, and litigating housing discrimination complaints, and testing housing providers for unlawful discrimination.

In FY2011, over \$40 million in FHIP grants were awarded, nearly three-fourths of which were through the PEI program. In New Jersey, the Hackensack-based Fair Housing Council of Northern New Jersey (FHCNNJ) received a PEI grant of \$325,000 to provide fair housing enforcement services including investigating and referring complaints to HUD, recruiting and training 20 testers per year, and conducting 180 rental and sales tests per year in areas in the northeastern and southern parts of the state where previous testing revealed a high level of discrimination against racial and ethnic minorities, persons with disabilities, and families with children. Funding also went to support fair housing training to community groups and to distribute more than 2,000 fair housing flyers per year to community groups and faith-based organizations. Similarly, Citizen Action of New Jersey in Newark received an EOI grant of \$125,000 to conduct education and outreach activities with community leaders, racial and ethnic minorities, persons with limited English proficiency, and persons with disabilities on fair housing and how to avoid and report predatory lending, foreclosure rescue scams, and other fair lending violations.

Monitoring of HUD Funded Entities. HUD also monitors state and local government agencies and private entities that receive HUD funds to ensure that they comply with civil rights statutes and civil rights-related program requirements. In FY2011, nearly two thousand complaints alleged discrimination or noncompliance by a recipient of HUD funds, approximately half under Section 504, nearly one third under Title VI and most of the remaining under the Age Discrimination Act.

Section 3 of the Housing and Urban Development Act of 1968 requires that recipients of “covered” financial assistance, to the greatest extent feasible, direct employment and other economic opportunities arising in connection with covered projects and activities to low- and very low-income persons and to business concerns that employ low- and very low-income persons in order to foster local economic development, neighborhood economic improvement, and individual self-sufficiency in communities where covered financial assistance is spent.

Covered financial assistance programs include: the Public Housing Capital Fund; the Public Housing Operating Fund; Section 8 Project-Based Vouchers for rehabilitated and new construction housing; HOPE VI Revitalization; Public Housing Family Self-Sufficiency; Resident Opportunities and Self-Sufficiency; Community Development Block Grants; HOME Investment Partnerships Grants, Housing Opportunities for Persons with AIDS; Emergency Solutions Grants; Neighborhood Stabilization; Section 202; Section 811; and Lead Hazard Control.

Covered projects and activities include the development, operation, and modernization of Public and Indian housing (the Section 3 requirements apply to recipients, contractors, and subcontractors for these projects and activities regardless of the amount of covered HUD funding that they receive), and Housing and Community Development projects such as the construction, reconstruction, conversion, or rehabilitation of housing (including reduction and abatement of lead-based paint hazards) and other public construction. Section 3-covered non-construction projects include maintenance contracts (e.g., lawn care, re-painting, and routine maintenance) and

professional service contracts associated with construction (e.g., accounting, architectural, engineering, marketing, and legal services).

In FY2011, HUD awarded \$50,000 each to 12 recipient agencies to hire a full-time Section 3 Program Coordinator for one year. These grants were awarded to housing authorities and jurisdictions with relatively high unemployment and a demonstrated commitment to partner with other local agencies to sustain the position after one year.

Housing Discrimination Against Racial & Ethnic Minorities, 2012

This HUD report, the fourth in a series, applied a “paired-testing” methodology to measure the incidence and forms of discrimination experienced by Black, Hispanic and Asian Renters.^{2, 3} More than 8,000 tests were conducted in a nationally representative sample of 28 metropolitan areas. In each test, two trained individuals—one white and the other Black, Hispanic, or Asian—contacted a housing provider to inquire about a housing unit randomly selected from recently advertised homes and apartments. The two testers in each pair were matched on gender and age, and both presented themselves as equally and unambiguously well-qualified to rent or buy the advertised unit. Each tester independently recorded the treatment he or she experienced, including information about all the homes or apartments recommended and shown.

The report found that while, nationally, the most blatant forms of housing discrimination (refusing to meet with a minority homeseeker or provide information about any available units) have declined since the first study, the forms of discrimination that persist (e.g., providing information about fewer units) raise the costs of housing search for minorities and restrict their housing options.

This study found that, nationwide, minority homeseekers whose ethnicity is more readily identifiable experience more discrimination than those who may be mistaken for Whites. Specifically, Black and Asian renters whose race is readily identifiable based on name and speech are significantly more likely to be denied an appointment than minorities perceived to be White. During an in-person visit, renters who are identifiably Black, Hispanic, or Asian are shown fewer units than minorities who are perceived to be White. Similarly, homebuyers who are identifiably Black or Asian face higher discrimination during the in-person visit than those who are perceived to be White.

The study does not support other widely held assumptions about when and where discrimination is most likely to occur. It does not find substantial differences in the incidence or severity of discrimination across metropolitan areas or regions of the country, suggesting that housing discrimination remains a national problem. It is neither more nor less severe in housing markets hit hardest by the Great Recession.

In an appendix examining individual metropolitan rental markets, the study had these findings for the New York metro area:

Black Renters. Homeseekers encounter minimal variation in their experiences with the New York rental market. There is no significant difference in the number of units Blacks and Whites either learn about or inspect, or experience in the financial variables. Other indicators do favor Blacks or Whites, but with no consistent pattern. White homeseekers are more likely than Black homeseekers to be told that a background check must be done and hear comments on rent history. Whites also receive fewer total items from the agents, and are less likely to be offered a month-to-month lease than Blacks. Black testers encounter slightly more problems, on average, than

² http://www.huduser.org/portal/publications/fairhsg/hsg_discrimination_2012.html

³ Prepared by Margery Austin Turner, Rob Santos, Diane K. Levy, Doug Wissoker, Claudia Aranda, and Rob Pitingolo of the Urban Institute.

their White counterparts, and are less likely than Whites to be told that payments required at move-in were negotiable.

Hispanic Renters. White testers in New York are more likely to have been told about more units than their Hispanic partners, though this did not result in Whites either being told about a significantly different number of units or inspecting a different number of units, on average. Aside from two other indicators—agents are more likely to make remarks about race/ethnicity, and less likely to make arrangements for future contact with Hispanics than with Whites—there are no other significant differences in variables observed in this study.

Looking forward, the report recommended that national fair housing policies continue to adapt to address the patterns of discrimination and disparity that persist today. Beyond the findings from paired testing, minorities still suffer from substantial disparities in neighborhood amenities and access to opportunity. Because information gaps, stereotypes and fears, local regulatory policies, and disparities in purchasing power all work together to perpetuate segregation, a multipronged strategy is recommended to achieve the fundamental goals of free and fair housing choice and healthy, opportunity-rich neighborhoods:

- Enforcement of anti-discrimination protections;
- Education about the availability and desirability of diverse neighborhoods, about local regulatory reforms, and about affordable housing development is needed to open up exclusive communities and preserve affordable options in gentrifying neighborhoods; and
- Neighborhood reinvestment is needed to equalize the quality of services, resources, and amenities in minority neighborhoods, and to provide new incentives to encourage and nurture stable diversity.

“Worst Case” Housing Needs: 2011 Report to Congress

“Worst case housing needs” are those of very low income (below 50% of Area Median Income) renters who do not receive government housing assistance and who either spend more than half of their income on rent, live in severely inadequate conditions, or who face both of these challenges. The current edition of the *2011 Report to Congress* was published in August 2013 and is 14th in a series of such reports based on the American Housing Survey.⁴ This report is based on national data from 2009 through 2011.

Nationally, there are approximately 1.8 very low-income households with worst case needs for every very low-income household with rental assistance. The number of renters with worst case housing needs grew to a record 8.48 million in 2011, from a previous high of 7.10 million in 2009, revealing a 43% increase in worst case housing needs since 2007. This increase was found to cut across demographic groups, household types, and regions, and is attributed to substantial increases in rental housing demand and weakening incomes that increased competition for an already limited supply of affordable units. Nearly all of the increase in renters with worst case needs was because of severe rent burdens (paying more than half of their income for rent); inadequate housing caused only three percent of worst case needs.

While all major racial and ethnic groups were affected, Hispanic and non-Hispanic White households experienced the largest increases in the number of both very low-income renters and worst case needs since 2009. As a result, 48 percent of new cases of worst case needs were found among White, 28 percent among Hispanic, and 13 percent from Black households.

Most household types experienced increases in worst case needs from 2009 to 2011. In 2011, worst case needs affected 3.24 million families with children, 1.47 million elderly households, 2.97 million other “nonfamily” households (unrelated people sharing housing), and 0.80 million “other family” households. Regardless of household type, one-third to one-half of very low income renters of each type experienced worst case needs in

⁴ http://www.huduser.org/portal/publications/affhsg/wc_HsgNeeds11_report.html

2011. Almost one in six renters with worst case needs included a nonelderly person with disabilities. The number of households with worst case needs having at least one nonelderly person with disabilities increased by 320,000.

New household formation and an increasing renter share accounted for 53 percent of the total increase in worst case needs of 1.38 million, with the remainder caused by falling incomes among renters, a continuing shortage of housing assistance, and increased scarcity of affordable housing.

The median rent increased by 4.1 percent, but the income of the median renter declined by 1.5 percent during this period. Households changing tenure from owning to renting increased the demand for rental units, causing rents to rise for vulnerable renters. At the same time, conversion of numerous owner-occupied units to rental units following foreclosure increased the stock of rental units by 3.33 million units (8.4 percent), but this was overwhelmed by an increase in 3.47 million new renter households (which also occupied 140,000 previously vacant units), and the stock of owner-occupied housing decreased by almost 760,000 units from 2009 to 2011. Affordable units available for renters who most needed them decreased to 65 units per 100 very low income renters, and to 36 units per 100 extremely low-income renters.

There is a significant surplus of units affordable at higher levels of household income. As income increases, renters are increasingly likely to spend less than 30 percent of their incomes on housing. However, at the low end of the income scale the situation is completely different, with affordable units available to house up to only 58 percent of extremely low-income renters in 2011 (if those units were perfectly allocated). The affordable housing stock for extremely low-income renters grew more scarce, compared to 61 percent in 2009 and 76 percent in 2007. If physically adequate units are required, only 31 units are available for every 100 extremely low-income renters.

The American Housing Survey (AHS) did not provide biennial estimates of worst case needs for many individual metropolitan areas until 2011, or provide estimates at the state level. The AHS does provide macro level sample data for three types of metropolitan locations (central city, suburb, and nonmetropolitan or rural areas) and four geographic regions (Northeast, Midwest, South, and West). In the Northeast region, of over 3.9 million very low-income renters of whom 40.7% are classified as worst case needs, the percentage with worst case needs in central cities is 39.9% (of 2.2 million), in suburbs is 43.3% (of 1.3 million) and in rural areas is 36.6% (of 0.4 million). This suggests that housing for households with worst case needs is a ubiquitous problem, not limited to central cities. Even in Northeast central cities where housing subsidies are greatest, however, only 36.1% of eligible very low-income renters benefit from housing assistance. Areas that developed during earlier periods continue to draw benefits from an established but aging stock of public housing. The availability of housing assistance for very low income households is much less in suburban and rural areas in all regions, increasing the number of households with worst case needs in these areas. Suburban areas are emerging as the places where very low-income renters are most likely to experience worst case needs.

Non-Hispanic White households continue to comprise the greatest share of very low-income renters and of worst case needs in every geographic category. The suburbs include both the greatest proportion of White very low-income renters (40.4%) and the greatest share of their worst case needs (41.4%).

The problem of worst case needs now affects 7.4 percent of all households in the United States. The number of very low-income renters continued to increase greater than affordable rental stock even when augmented by rental assistance and subsidies. Since 2001, the number of extremely low-income renters has increased by 3.0 million, and that increase has not been matched by increases in affordable units or housing assistance.

The report recommends a broad strategy to continue to rebuild the economy and provide assistance to those families most in need, particularly those with very low incomes who are least able to sustain themselves in a poor economy.

NJ State Data Center Reports

From time to time, the NJ Department of Labor and Workforce Development issues reports analyzing Census, housing, and labor force information that is relevant to fair housing needs.

Individuals with Disabilities

Individuals with disabilities are a protected class for fair housing opportunities. The April 19, 2012 edition of NJ Labor Market Views (issue #19)⁵ analyzed data from the 2010 American Community Survey regarding individuals with disabilities. The Federal Americans with Disabilities Act of 1990 defines “people with disabilities” as having “a physical or mental impairment that substantially limits one or more major life activities.” 845,000 individuals, or 9.7% of New Jersey’s residents, had reported having at least one type of disability, with 47.7% reporting more than one disability. This represented the second lowest percentage among the nation’s 50 states, with only Utah (8.5%) ranking lower. The national average statewide percentage of individuals with disabilities was 11.9%, with West Virginia reporting the highest percentage among the states at 18.9%.

“Ambulatory difficulty” is the most common type of disability in New Jersey. About 53.9% individuals with disabilities (455,167 persons) had serious difficulty walking or climbing stairs. In Northern New Jersey, Passaic (60.5%) county reported the highest percentages of those with “ambulatory difficulty” and the lowest percentage was in Sussex County (41.1%).

“Independent living difficulty,” the second most common type, had 323,096 persons (38.2%) having difficulty going outside the home to shop or visit a doctor’s office. Disabled individuals with “independent living difficulty” ranged from 50.9% in Warren County to 26.9% in adjacent Sussex County.

“Cognitive difficulty” had slightly lesser numbers, with 36.5% percent of the individuals with disabilities (308,148 persons) reporting serious difficulty concentrating, remembering, or making decisions. Warren County had the highest percentage of individuals with “cognitive difficulty” (47.2%) among the county’s disabled population and the lowest rate was 32.6% in Essex County.

There were 219,553 persons in New Jersey with reported “hearing difficulty” (deafness or serious difficulty hearing), with the highest rates in Hunterdon County (34.5%) and lowest in Essex County (20.6%).

There were 182,842 persons in New Jersey who reported “self-care difficulty” (difficulty bathing or dressing), with the highest percentage in Passaic County (30.6%), almost twice that reported in Sussex County (15.8%), the lowest rate.

Of 149,400 persons reporting “vision difficulty” (blindness or serious difficulty seeing even when wearing glasses), Passaic County (28.2%) also had the state’s highest percentage and Sussex County (10.4%) also the lowest.

New Jersey’s individuals with disabilities include 107,400 disabled veterans. Among them, 49,700 reported having a “service connected” disability, a disability that was a result of disease or injury incurred or aggravated during active military service.

Of the 397,900 New Jerseyans with disabilities aged 18-64, approximately 183,100 (47%) were in the labor force, including 146,600 employed and 36,500 unemployed, a 19.9% unemployment rate among the disabled. The percentage of workers with disabilities employed full time, year round ranged from 65.7% in Somerset County to 40.2% in Hunterdon County.

⁵ <http://lwd.state.nj.us/labor/lpa/pub/lmv/lmv19.pdf>

The earnings gap between workers with and without disabilities was most substantial in Hunterdon County (\$19,946 vs. \$51,014). About 16.1% percent of New Jersey's individuals with disabilities were living below the nation's poverty threshold in 2010, compared with a 9.6 percent poverty rate among the state's population without a disability. This income deficiency for people with disabilities was more severe among children 0-17 years old (21.3% poverty rate) and persons 18-64 years old (21% poverty rate) than their elder counterparts (10% poverty rate among people 65 and older).

Within New Jersey, women comprise 55% of the population with disabilities, partly because disabilities increase as people age and women senior citizens outnumber men. About one-in-every-three (32.5%) elderly persons (65 and over) had some level of disability, while only 7.3% of the state's 18-64 year-olds, and 3.5% of the state's children under age 18, reported disabilities. White individuals comprised 74% of New Jersey's individuals with disabilities though only 69% of the total state population. At 15%, African Americans were also overrepresented among individuals with disabilities, accounting for 13% percent of the state's total population. Hispanics (14%) and Asians (4%) reporting disabilities were lower than their corresponding shares of the state's total population (18% and 8%, respectively).

Among Northern New Jersey counties, Ocean (13.2%) had the highest percentage of individuals with disabilities, while Somerset (7.3%) and Middlesex (8.0%) had the lowest percentage of disabled residents.

NJ Legal Services Reports: "2013 Poverty Bench Marks"

The report, "Poverty Bench Marks 2013: Assessing New Jersey's Progress in Combating Poverty,"⁶ is the seventh annual report of the Legal Services of New Jersey Poverty Research Institute.

Key findings included:

- In 2011, poverty in New Jersey reached a record high of 10.4%, not seen for the past 50 years.
- Children, elderly, and young adults were the most likely to be living in poverty in 2011.
- More than one in five female-headed families lived in poverty in 2011, comprising the majority of all families living in poverty, and female-headed families were on average \$10,114 below the poverty level, a record and an increase of \$85 in income deficit from 2008.
- Child poverty rates were also at a record high statewide, and Passaic, Lakewood, Paterson, Trenton, Newark, and Union City were among the most concentrated places of child poverty in Northern New Jersey.
- Food insecurity reached another all-time high for the fifth consecutive year.
- School districts failing to make adequate improvement were more likely to be located in high poverty areas, with a 46 percent increase in failing districts within the "A" (poorest) economic classification.
- Poverty rates for those who have not graduated high school rose to 21.3% in 2011, an increase of 3.1% since 2007. However, poverty rates for those with a high school degree have also increased (to 10.6%), as have poverty rates for those with some college or an associate's degree (to 7.2%). Poverty rates for those with bachelor's degrees or higher have fluctuated, at 3.1% in 2011. Of those over 25 years old, high school graduates were the largest share of the population living in poverty.
- Poverty rates for blacks and Hispanics were consistently three times the levels of white non-Hispanic individuals. In 2011, blacks had the highest overall poverty rate as well as the highest rates for working age and child poverty. For the elderly, the poverty rate for Hispanics was continually greater for Hispanics than blacks.
- 51.5 percent of Hispanic men earned less than \$35,000 in 2011, compared to 14.4 percent non-Hispanic White men.

⁶ <http://www.lsnj.org/Benchmarks2013.aspx>

Low-income people throughout New Jersey varied by race, gender, education and skill level, physical abilities, and physical environment, but all faced hunger and homelessness. Securing affordable housing and necessary health care was a challenge. In areas of concentrated poverty, such as Newark and Paterson, there is the additional daily stress of living in fear of crime.

National Low-Income Housing Coalition: “Out of Reach 2012”

The National Low Income Housing Coalition publishes an annual “Out of Reach” report⁷ documenting the mismatches throughout the nation in costs for affordable and decent housing relative to wages for those with low incomes. NLIHC educates, organizes and advocates for decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates and advocates socially just public policy, and educates the public on housing needs and the strategies for solutions.

The NLIHC defines the Housing Wage as an estimate of the full-time hourly wage a household must earn in order to afford a decent apartment at the HUD estimated Fair Market Rent⁸ (FMR) while spending no more than 30% of income on housing costs.⁹ Households paying over 30% of their income are considered cost burdened. Households paying over 50% of their income are considered severely cost burdened. Nationally, the average two-bedroom FMR for 2012 was \$949, which corresponds to a 2012 Housing Wage of \$18.25, significantly surpassing the \$14.15 hourly wage actually earned by renters, on average, nationally. The gap between the Housing Wage and the average Renter Wage¹⁰ is an indicator of the magnitude of need for more affordable rental units. In 2012, in 86% of counties studied nationwide, the housing wage exceeds the average hourly wage earned by renters.

In New Jersey, the gaps are greater. The 2012 analysis found that in New Jersey, the statewide average Fair Market Rent (FMR) for a two-bedroom apartment is \$1,302. Without paying more than 30% of income on housing (rent and utilities), a household must earn \$4,340 monthly or \$52,081 annually. This would require a Housing Wage of \$25.04 per hour assuming a 40-hour work week, 52 weeks per year.¹¹ However, because a minimum wage worker

⁷ “Out of Reach” and additional data are available on NLIHC’s website at www.nlihc.org/oor/2012.

⁸ Fair Market Rent (FMR) is the 40th percentile of gross rents for typical, non-substandard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts. The FMR on which the Housing Wage is based is HUD’s best estimate of what a household seeking a modest rental unit in a short amount of time can expect to pay for rent and utilities in the current market. Thus, the FMR is an estimate of what a family moving today can expect to pay for a modest rental home, not what current renters are paying on average. In 2012, the FMR estimates were developed using American Community Survey (ACS) data as base rents, rather than data from the Decennial Survey. The new methodology is thought to be an improvement on past practices, but it can introduce more year-to-year variability into the data.

⁹ According to interim rule (65 FR 58870) published in 2000, HUD is required to set FMRs at the 50th percentile rent, rather than the 40th percentile, in large metropolitan areas with concentrated poverty. In New Jersey, this applies to the six counties that are in the Bergen-Passaic HMFA (in the Together North Jersey region) and the Philadelphia-Camden-Wilmington MSA. This rule was established to expand rental opportunities by making units in more expensive areas affordable to Housing Choice Voucher holders. Once designated, the FMR area retains its 50th percentile rent for three years, at which time HUD reviews it for continuing eligibility.

¹⁰ Renter Wage is the estimated hourly wage among renters by region, based on 2010 Bureau of Labor Statistics data, adjusted using the ratio of renter income to the overall household income reported in the ACS and projected to April 1, 2012.

¹¹ The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

in New Jersey earns an hourly wage of \$7.25, to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 138 hours per week, 52 weeks per year, or a household must include 3.5 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

The report cites an analysis from the Economic Policy Institute that 78% of minimum wage workers work at least 20 hours per week and that 80% are at least 20 years old, dispelling the myth that the majority of minimum wage workers are teenagers working part-time after school. Minimum wage workers are especially vulnerable to the rising cost of rental housing as their wages remain stagnant and insufficient to cover their basic needs.

To afford the FMR for a two-bedroom apartment at the \$16.40 estimated mean (average) hourly wage for a renter in New Jersey, a renter must work 61 hours per week, 52 weeks per year or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

The gap between what a renter can afford and the average monthly Fair Market Rent in New Jersey is:

- \$449 per month for the New Jersey Mean Renter Wage Earner;
- \$637 per month for an average Extremely Low Income Household¹² in New Jersey;
- \$925 per month for a New Jersey Minimum Wage Earner; and
- \$1,083 per month for an average New Jersey SSI recipient.

The report also documented significant differences in the Housing Wage within the Together North Jersey region to afford a two-bedroom apartment at Fair Market Rent, ranging from:

- \$21.37 per hour in the Warren County HMFA to \$29.13 in the Bergen-Passaic HMFA (at the 50th percentile Fair Market Rent); and
- \$24.35 per hour in Hudson County to \$29.13 per hour in Bergen County (at the 50th percentile Fair Market Rent).

Data for counties in the Together North Jersey region is presented in the below Table E-1 below.

¹² Extremely Low Income (ELI) refers to earning less than 30% of Area Median Income (AMI), set according to family size and varying by region.

Table E-1: Northern New Jersey Housing Costs Relative to Income

Counties	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford a 2 BR FMR	Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bergen *	\$29.13	\$1,515	\$60,600	4.0	\$94,600	\$2,365	\$28,380	\$710	108,622	33%	\$18.16	\$945	1.6
Essex	\$24.79	\$1,289	\$51,560	3.4	\$90,700	\$2,268	\$27,210	\$680	146,457	53%	\$18.23	\$948	1.4
Hudson	\$24.35	\$1,266	\$50,640	3.4	\$61,200	\$1,530	\$18,360	\$459	156,083	66%	\$26.78	\$1,392	0.9
Hunterdon	\$25.46	\$1,324	\$52,960	3.5	\$105,000	\$2,625	\$31,500	\$788	6,815	14%	\$11.93	\$620	2.1
Mercer	\$24.37	\$1,267	\$50,680	3.4	\$95,700	\$2,393	\$28,710	\$718	41,513	32%	\$16.00	\$832	1.5
Middlesex	\$25.46	\$1,324	\$52,960	3.5	\$105,000	\$2,625	\$31,500	\$788	91,579	33%	\$19.03	\$989	1.3
Monmouth	\$27.25	\$1,417	\$56,680	3.8	\$91,700	\$2,293	\$27,510	\$688	56,147	24%	\$11.18	\$581	2.4
Morris	\$24.79	\$1,289	\$51,560	3.4	\$90,700	\$2,268	\$27,210	\$680	41,832	23%	\$19.95	\$1,037	1.2
Ocean	\$27.25	\$1,417	\$56,680	3.8	\$91,700	\$2,293	\$27,510	\$688	39,069	18%	\$11.11	\$578	2.5
Passaic*	\$29.13	\$1,515	\$60,600	4.0	\$94,600	\$2,365	\$28,380	\$710	72,233	45%	\$13.41	\$697	2.2
Somerset	\$25.46	\$1,324	\$52,960	3.5	\$105,000	\$2,625	\$31,500	\$788	23,245	20%	\$20.99	\$1,092	1.2
Sussex	\$24.79	\$1,289	\$51,560	3.4	\$90,700	\$2,268	\$27,210	\$680	8,482	15%	\$8.59	\$446	2.9
Union	\$24.79	\$1,289	\$51,560	3.4	\$90,700	\$2,268	\$27,210	\$680	71,143	38%	\$17.79	\$925	1.4
Warren	\$21.37	\$1,111	\$44,440	2.9	\$89,200	\$2,230	\$26,760	\$669	10,073	24%	\$11.73	\$610	1.8

¹FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). ²AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

³"Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

⁴The Federal standard for extremely low income households, not including HUD-specific adjustments.

*50th percentile of FMR.

Source: National Low Income Housing Coalition, *Out of Reach 2012*

Status of Analysis of Impediment Reports, Northern New Jersey

In January, 2010, all NJ jurisdictions required to produce an “Analysis of Impediments to Fair Housing Choice” (AI) in accordance with HUD requirements and Federal law received a three-page letter from the then NJ Public Advocate. This letter discussed the implications of the Westchester litigation for participating jurisdictions, especially in relation to the development of an AI that was compliant with applicable federal law. In particular, the letter emphasized the importance of undertaking a race-based analysis as part of the AI process, and of addressing residential segregation.

A list of these jurisdictions and the status of their AI reports is shown in Table E-2.

Table F-2: Status of Analysis of Impediment Reports, Together North New Jersey Region

State of New Jersey, Department of Community Affairs. FY 2011-2015. ANALYSIS OF IMPEDIMENTS. TO FAIR HOUSING CHOICE. DRAFT June 2011. http://www.state.nj.us/dca/divisions/dhcr/announcements/pdf/2011analysisofImpediments.pdf
City of Asbury Park, Analysis of Impediments to Fair Housing Choice, 2011 (Completed, not online)
City of Bayonne (included in Hudson County Urban Consortium AI report)
Bergen County (no information available)
City of Bloomfield (no information available)
Township of Brick (no information available)
City of Clifton (no information available)
City of East Orange (no information available)
Township of Edison (no information available)
City of Elizabeth, Analysis of Impediments to Fair Housing Choice, 2011 Update http://elizabethnj.org/sites/default/files/pdf/AI_update_May2011-1.pdf 2012 Update http://www.elizabethnj.org/sites/default/files/pdf/AI2012.pdf 2013 Update http://www.elizabethnj.org/sites/default/files/pdf/AI%202013.pdf
Essex County (no information available)
Township of Essex (no information available)
Township of Franklin (no information available)
Hudson County Urban Consortium (Bayonne, North Bergen, Union City), Analysis of Impediments to Fair Housing Choice, May 2010 http://togethernorthjersey.com/wp-content/uploads/2012/12/Hudson-COunty-ANALYSIS-OF-IMPEDIMENTS.pdf
Township of Irvington (no information available)
Jersey City, New Jersey, Analysis of Impediments to Fair Housing Choice, July 2011 http://www.cityofjerseycity.com/uploadedFiles/City_Government/Department_of_Housing,_Economic_Development_and_Commerce/Division_of_Community_Development/Jersey%20City%20AI%20-%207-21-11%20Final%20Document.pdf
Township of Lakewood (no information available)
City of Long Branch (no information available)
Middlesex County Consortium (no information available)
Township of Middletown (no information available)
Monmouth County, Analysis of Impediments to Fair Housing Choice, October 2011 http://co.monmouth.nj.us/documents/24%5CAI%20Report.pdf
Morris County (no information available)
City of New Brunswick, New Jersey, Analysis of Impediments to Fair. Housing Choice. September 2010 http://thecityofnewbrunswick.org/planninganddevelopment/files/ANALYSIS-OF-IMPEDIMENTS-TO-FAIR-HOUSING-CHOICE.pdf
City of Newark, Analysis of Impediments to Fair Housing Choice, May 2010 Appendix C (pages 143 ff) in http://www.ci.newark.nj.us/userimages/downloads/public_Newark%202010-15%20HUD%20Consolidated%20Plan%20FINAL%20DRAFT.pdf
Township of North Bergen (included in Hudson County Urban Consortium AI report)
Ocean City (no information available)
Ocean County, Analysis of Impediments to Fair Housing Choice. Draft, May 2010 http://www.planning.co.ocean.nj.us/cdbg/draft%202010/2010_draft_ai.pdf

Table F-2: Status of Analysis of Impediment Reports, Together North New Jersey Region (cont.)

Township of Old Bridge (no information available)
Township of Parsippany-Troy Hills (no information available)
City of Passaic (no information available)
Passaic County (no information available)
City of Paterson (no information available)
City of Perth Amboy (no information available)
Borough of Sayreville (no information available)
Somerset County (no information available)
Township of Toms River (no information available)
City of Union (included in Hudson County Urban Consortium AI report)
Union County HOME Consortium, Analysis of Impediments to Fair Housing Choice, December 2010 http://ucnj.org/wp-content/uploads/2010/12/ai.pdf
Township of Union (included in Union County HOME Consortium AI report)
Township of Wayne (no information available)
Township of Woodbridge (no information available)

APPENDIX G

Summary of Deliberation Activities

In accordance with HUD guidelines, and consistent with the approach of the TOGETHER North Jersey (TNJ) Consortium, the principal challenges raised in the Fair Housing and Equity Assessment (FHEA) as well as the recommended strategies and actions to address these challenges are the subject of stakeholder outreach processes. Throughout its preparation, the principal findings and strategies have been discussed with the TNJ consortium and raised in a range of public settings and stakeholder outreach processes. It is critical for regional leadership to understand the implications of the FHEA, and to engage with the FHEA content and findings, particularly as it relates to decision making on priorities and investment.¹

This section documents the many deliberation activities taken by TNJ in the preparation of this FHEA. The involvement of several hundreds of people in this process has contributed to the inclusivity and comprehensiveness of this effort and informed the development of TNJ's Regional Plan for Sustainable Development.

1.1 Advisory Working Group

The Project Team formed an *FHEA Advisory Working Group* comprised of members of the TNJ Project Team along with a core team of knowledgeable stakeholders from the region to be a source of specialized information and provide guidance throughout the FHEA development process. The group included project team members, local housing experts, representatives from HUD Regional Office, Steering Committee members, and Rutgers. The group convened at key milestones and helped define and explore in theory and practice what it means to have fair housing and equitable access to opportunities, to give input and feedback on interim findings in report development, and to suggest approaches for engaging interested stakeholders at workshops and standing committee meetings.

The group played an important role in ensuring the FHEA was reflective of the conditions in the region. The group met periodically in person and advised over email and phone consultations. The Kick Off meeting was on April 8, 2013 to discuss the FHEA Proposed Approach and proposed topic outline. Subsequent meetings on April 23, 2013 were to discuss data availability and relevance and October 22, 2013 to plan the Regional FHEA Workshops and data presentation. The group met on November 22, 2013 to further discuss data analysis and review the information gathered at the Regional FHEA workshop on November 22, 2013. The Advisory Group met on October 22, 2014 to discuss the core chapters and its recommended strategies and action. The agenda and meeting minutes for these sessions are in Attachments A, B, C, D, E, I, J, K, L.

1.2 Regional FHEA Workshops

1.2.1 Workshop #1

The first Regional FHEA Workshop was convened on November 22, 2013. The meeting's goal was to present the Access to Opportunities analysis and engage with the workshop participants in a discussion

¹ HUD Memorandum to Sustainable Communities Regional Planning Grantees. (January 2012)

about the approach and possible further areas of study. Additionally, the project team sought to gain insight from the stakeholders about the work that they have been doing to reduce disparities in access to opportunities and outline potential strategies that should be pursued in the FHEA and ultimately the RPSD. David Troutt, *Professor of Law (Justice John J. Francis Scholar), Founding Director of the Rutgers Center on Law in Metropolitan Equity (CLiME), The State University of New Jersey* presented the data collection and analysis to date (see Attachments F, G and H). The stakeholders then participated in a facilitated small group discussion, the questionnaire, answers and follow up survey are available in Attachment G and H. The meeting had close to 40 participants representing community based organizations, advocacy organizations, HUD, Rutgers, and Together North Jersey project team members.

1.2.2 Regional FHEA Workshop #2

A morning workshop was held on December 15, 2014 at the Rutgers University – Newark Campus, Paul Robeson Campus Center. The invited attendees for the morning workshop included the region’s Public Housing Authority (PHAs) and CDBG grantees and NGO micro-grant recipients (see Attachments L and M). Representatives of over 100 Public Housing Authorities (PHAs) and CDBG entitlement jurisdictions in the TOGETHER North Jersey planning region along with state agencies (e.g., New Jersey Department of Community Affairs and New Jersey Housing Mortgage Finance Agency) received invitations from TOGETHER North Jersey and from the HUD Newark, New Jersey regional field office to participate in a workshop session to provide input and feedback for developing strategies to affirmatively further fair housing in the 13-county region (see Attachments M, N, and O).

1.3 Discovery Phase Workshops - NGO Micro-Grant Program

The NGO Micro-Grant Program provided financial assistance to non-governmental organizations to meaningfully participate in the planning processes that will lead to the development of the RPSD. Through the NGO Micro-Grant Program, TNJ partnered with community-based organizations, including community development corporations, social service social service, faith-based institutions, or other groups at the local level that regularly interact with, are trusted by, and include members of traditionally underrepresented populations. Eight discovery phase workshops were held with the grant recipients between July and October of 2013. At each workshop, a presentation was given introducing the theme of Fair Housing and Access to opportunities. Maps and tables were presented that explored the spatial patterns and disparities in key indicators (e.g., reading proficiency, jobs, tax base per capita). The public was polled and engaged in group discussions about core goals and challenges confronting the region as well as fair housing topics, access to opportunity, and other topics covered in the FHEA. The meetings provided an opportunity for the project team to bring some of the findings to a community based audience to assess the accuracy and impact of information.

A listing of all of the workshops held and reports from the meetings are available on the Together North Jersey website: http://togethernorthjersey.com/?page_id=17093.

1.4 Local District Council Events

“Local District Councils” (LDCs) were organized by a TNJ project team member, Building One New Jersey, to facilitate engagement with a coalition of local elected officials, faith-based institutions, NGOs and civic institutions. LDCs are one of the building blocks of community organizing in New Jersey and generally correspond to legislative districts. The purpose of these gatherings was to seek and solicit

input and communicate priorities from a diverse and representative cross-section of residents in the North Jersey region as it related to infrastructure investments, housing, land use, planning and transportation, and the impact of these policies and investments on the priorities of social equity, economic development, and environmental sustainability. Three Local District Council events were held: May 29, 2013 in Passaic County, May 30, 2013 in Essex County, June 15, 2013 in Middlesex County and June 18, 2013 in Bergen/Hudson Counties. Approximately 500 people attended these events (combined). At each workshop, a presentation was given introducing the RSPD project. Maps and tables were presented that explored the spatial patterns and disparities in key opportunity indicators (e.g., reading proficiency, jobs, tax base per capita), among other issues. The public was polled and engaged in group discussions about core goals and challenges confronting the region.

1.5 Standing Committee Meetings

1.5.1 Standing Committee Meeting - February 21, 2014

A meeting and workshop of the Together North Jersey Standing Committees was held on Friday, February 21, 2014 at the Elizabeth Campus of Union County Community College. The purpose of this workshop was to provide a briefing on the FHEA data analysis, and to provide a forum for open discussion of the FHEA with the Standing Committees and other interested parties. Representatives of over 100 Public Housing Authorities (PHAs) and CDBG entitlement jurisdictions in the TOGETHER North Jersey planning region received invitations from the TOGETHER North Jersey Project Director and from the HUD Newark, New Jersey regional field office to participate in a special break-out session to discuss how the FHEA pertains to the work these agencies perform in their communities.

Specifically, the observations and data made available through the FHEA were communicated to the participating PHAs and other HUD grantees in the context of current planning requirements (e.g., the Consolidated Housing Plans) as well as the potential requirements after adoption of a proposed Affirmatively Furthering Fair Housing rule under review by HUD. The workshop provided opportunities to learn how the FHEA could be further leveraged in support of their missions, and to share insights, experiences, ideas, and recommendations to help ensure the perspective of their constituents is included in the FHEA.

A video presented at this Standing Committee Meeting was posted on the Together North Jersey website at http://togethernorthjersey.com/?page_id=20517. This video presented an overview of the Fair Housing and Equity Assessment and highlights information related to Communities of Concern and Access to Opportunity. This page also included a link to an online feedback survey.

1.5.2 Standing Committee Meeting – December 15, 2014

Fair Housing and equitable access to opportunity considerations were discussed in the break-out sessions held at the Standing Committee meeting held on December 15, 2014 at the Rutgers University – Newark Campus, Paul Robeson Campus Center. Participants were asked to look through an equity lens at the strategies and actions advanced in the draft RPSD.

1.6 Other Outreach

Members of the TNJ Project Team met with other organizations and practitioners to inform them of the FHEA as well as to invite input and ongoing participation of their membership on issues of affordable housing and fair housing. A webinar was also created and posted on the TOGETHER North Jersey website. These activities have informed the development of the FHEA and its integration with the RPSD by the TNJ project team.

1.6.1 Local Planning Initiatives

In the course of the TNJ project, three local planning initiatives were established: the Local Demonstration Project Program, the Local Government Capacity Grant Program and the NGO Micro-Grant Program. In the fall and winter of 2013, technical assistance providers and grantees were provided with Communities of Concern data and, in some cases, GIS maps to support the preparation of community demographic profile. This demographic lens presented a comparative profile of the study area with surrounding municipalities, counties and region and focused on identification of traditionally disadvantaged populations. The data was intended to inform community outreach approaches and the identification of community context. In making the data available, TNJ also sought to communicate and emphasize the importance of equity considerations and the theme of access to places of opportunity to the grantees and technical assistance providers as they embarked on their respective studies.

1.6.2 Supportive Housing Association of New Jersey

A presentation on the FHEA by Project Team members was a featured agenda item for the November 6, 2013 Membership Meeting of the Supportive Housing Association of New Jersey in Trenton. A questionnaire distributed and collected at the meeting provided the results summarized in Table G-1.

1.6.3 New Jersey Community Development Association

A presentation on the FHEA by Project Team members was a featured agenda item for the November 8, 2013 regular meeting of the New Jersey Community Development Association in Nutley. This group is an affiliate of the National Community Development Association, a national nonprofit organization comprised of more than 550 local governments and community development administrators across the country that administer federally-supported community and economic development, housing and human service programs, including programs of the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grant (CDBG), and the HOME Investment Partnerships (HOME) programs. The Association provides timely, direct information and technical support to its members on federal housing and community development programs, and serves as a clearinghouse of ideas for local government officials and federal policy-makers on pertinent issues affecting America's communities.

1.6.4 Together North Jersey's Housing Partnership Meeting

This event was organized by TNJ partner, Housing and Community Development Network of New Jersey on February 24, 2014. Invitations were extended to for-profit and non-profit developers; public housing directors; directors of City and County Housing Programs that administer HUD funding; bankers; intermediaries; representatives of other statewide organizations (e.g., Realtors, Builders, disabled, senior, homeless; organizations addressing poverty; housing consultants; and academics. This event was held at the Rutgers – Bloustein School in New Brunswick brought together community development

examined the findings of the Housing Topic baseline report and discussed potential strategies and actions for the RPSD, including several issues of relevance for this FHEA.

1.6.5 Together North Jersey's Summer Engagement Series on NJ.com

On June 29, 2014, Together North Jersey launched a summer-long engagement series in partnership with The Star-Ledger and NJ.com. The series of op-eds, articles, live chats, polls, and other interactive activities provided a forum for New Jersey residents to discuss strategies to improve the state's quality of life and economic future. Overall, the posts garnered hundreds of comments and questions, many of which were addressed by featured experts during the live chats and by Together North Jersey staff. The series included three housing posts and three education posts and issues raised in the FHEA were visited in these postings. More information on the Summer Series can be found here: http://togethernorthjersey.com/?page_id=21909

1.6.6 New Jersey's Complicated Affordable Housing Policies: Considering the Alternatives

This policy briefing event was organized by TNJ partner, PlanSmart and attracted some 80 participants. The event opened with a discussion of outlining other states' affordable housing policies and provided an opportunity to assess alternatives in light of the Council on Affordable Housing latest attempts to unsuccessfully adopt "Third Round" Rules. Two response panels followed that identified policy, legal, and practical challenges and opportunities of implementing affordable housing, including the on the ground challenges of planning, financing, and building affordable housing while trying to work within changing laws

1.6.7 New Jersey Affordable Housing Roundtable

This event was organized by TNJ partner, New Jersey Future, and Monmouth University and supported by Together North Jersey and was held in November 13, 2014. The discussion touched upon fair housing themes and the challenges of building affordable housing in New Jersey. For purposes of the roundtable, the sponsors of the event primarily sought to focus on strategies to induce and incentivize more affordable housing, in particular, favorable financing or subsidies, regulatory relief or risk reduction efforts.

1.6.8 Community Development Conference & Membership Meeting New Jersey Affordable Housing Roundtable

This event was organized by TNJ partner, Housing and Community Development Network of New Jersey on December 10, 2014. This event brought together community development practitioners and included workshop sessions, addressing several themes relevant to affordable housing and fair housing issues, including: affirmatively furthering fair housing and housing counseling; homelessness and supportive housing advocacy; housing and community development planning strategies; potential funding through National Housing Trust fund, and tiny home production to address housing shortages, among other issues. The initiatives of TNJ were shared with participants in exhibits and panel activity.

1.6.9 New Jersey Chapter – American Planning Association

A presentation on the FHEA by several Project Team members was given on January 30, 2015 in New Brunswick, New Jersey at a panel session. The panel provided a forum to share the analyses of segregation, isolation, communities of concern and disparities in access to opportunities well as present the recommended strategies and actions to address the fair housing challenges identified in the FHEA.

1.6.10 TNJ Leadership Academy Training

A presentation was given to the Leadership Academy on February 7, 2015 on next steps of TNJ and the analytical findings of the FHEA. The video prepared by TNJ provided an overview of the Fair Housing and Equity Assessment and highlighted information related to segregation, concentrated areas of poverty, Communities of Concern and Access to Opportunity.

Table G-1: Summary of Questionnaire Responses, Supportive Housing Association, November 2013

N=16 as of 11/7/13

1. Please describe yourself (circle all that apply):

- Advocate (9)
- Consumer (1)
- Corporate Vendor
- Family (4)
- Government Representative (3)
- Housing Developer (5)
- Supportive Housing Service Provider (6)
- Other (1) ARC Middlesex County
 - (1) Service provider for DD
 - (1) Alliance for the Betterment of Citizens with Disabilities (ABCD)

2. After watching the presentation, what topics do you want to make sure we are including and are paying special attention to as we go on with the analysis?

- Accessible housing
- Affordable housing
- Availability of vouchers
- Transportation for special needs populations, especially those with mobility issues
- Saturation issues
- Towns who haven't been open to allowing the development of special needs housing
- People with intellectual and developmental disabilities
- Behavioral health, homeless, substance addicted populations
- Affordable housing ensuring transportation is addressed.
- Providing reliable transportation to the populations served by SHA members, in particular rural and scattered housing sites
- Concerns about some hospitals closing and now used for apartments with impacts on traffic for community
- The State is planning to close two developmental centers (Woodbridge and North Jersey – Totowa). Individuals moving from the institutions to the community will need housing
- Indicator: Homelessness at municipal as well as regional geographies
- Indicator: Average length of stay at emergency shelters, by municipality and region
- Indicator: Homeless Census data over points in time
- One population that is challenging to serve is individuals with special needs who are involved in the criminal justice system so I would ask that this population be considered
- With the growth of a population which has autism, NJ needs to look into establishing more residential facilities as these individuals reach adulthood. We do not have enough group homes, apartments, or condominiums to house these individuals
- South Jersey (Gloucester, Camden, Burlington, and Cumberland Counties)
- How can we include special needs units as a priority in LITC housing?
- Community resources are needed to support those in poverty and/or with disabilities such as transportation, mental health, specialty health services, special education, and early intervention services
- Money Follows the Person (MFP) participants are Medicaid eligible individuals that transition from nursing homes and developmental centers in NJ to the community receiving Medicaid Home and Community Based Services
- Charts were nice but not enough time to really understand it, just too much

Table G-1: Summary of Questionnaire Responses, Supportive Housing Association, November 2013 (cont.)

<p>3. What do you think are the biggest challenges in terms of improving access to opportunity in the region and in your community for the Special Needs population?</p> <ul style="list-style-type: none">• Job opportunities• Accessible housing• There is a tremendous need for housing vouchers• Lack of housing subsidies for people with disabilities• Finding accessible housing that an individual on SSI (\$741.25/month) can afford• Affordability and voucher issues (Bergen County)• Affordability vs funding• Housing dollars, affordability, and extreme variations in income which create challenge for those in need (Somerset County)• Closing of developmental centers in Woodbridge and Totowa• All the best areas to live are financially exclusive, real barriers as economic access• Housing!• Educating the families about services and how to access them• Creating more funding so more people can use the services• People with disabilities need housing, transportation, and employment/day programs• Variety of housing choices in everyone's community of choice, allowed and encouraged by community planners. Likewise, social and vocational opportunities• Community acceptance of individuals with intellectual and developmental disabilities, NIMBY attitudes• Providing transportation, employment, and services in Warren, Sussex and Hunterdon Counties• Priorities of housing authority funding only available in certain areas• DDD's concern of more than 4 people living together limits having apartments in developments• Funding for housing development and supportive services for those with disabilities• Sprinkler systems in apartments are a ridiculous rule that hinders development <p>4. What strategies are you implementing in your work with Special Needs populations and how are they working or not working? How can Together North Jersey learn from you and support the work you are doing through the FHEA?</p> <ul style="list-style-type: none">• Partnerships with developers that are skilled at negotiating housing issues• We are working with developers to open a home• We are identifying "communities of concern" within Middlesex County• Subsequently, identifying very low income housing opportunities for those experiencing homelessness, chronically or situationally• We are working to reach out to community services and housing options beyond DDD i.e. coordination of different state and local agencies• We organize webinars to educate and inform families as to what they need to know.• We have an e-action network for when we need family help on government issues• Part of the problem within the disability community is the fact that DDD is the only game in town for services• Working with State DHS/DDD to develop community housing and supports for people leaving developmental centers• Getting agencies to look at all transportation routes so that services provided can be done in a more efficient manner• We are integrating Olmstead (DDD) units in larger LITC developments• Institutions for people with developmental disabilities and those with mental illness are closing. Neighborhoods need to prepare for more people with complex disabilities to live in local communities• The MFP program assists individuals transitioning from nursing homes and developmental centers to the community. Often affordable apartments are priced at 60% AMI, MFP participants do not qualify. The individuals often need accessible apartments but find wait lists that are closed or years long.

Table G-1: Summary of Questionnaire Responses, Supportive Housing Association, November 2013 (cont.)

5. In your work and travels, have you come across communities that are addressing these challenges well and can you recommend any that we should be looking at?

- Allendale, NJ Mayor and town have been very creative and supportive in being front runners on development of housing for special needs
- Progressive movements in multiple communities in California, San Francisco, and especially Denver, CO
- Perth Amboy
- New Brunswick
- A few municipalities have used trust fund \$ effectively, i.e. South Brunswick Township
- Contact Carolann Garafola at Mt. Bethel in Warren and Steve Bruce at Midland Adult Services (school), 908-722-7727, they have 6 group homes (ref Joan Migton)
- South Jersey is lacking. Models of housing seem to be individual and scattered
- Warren County and southern Warren County community agencies are working collectively to try to provide good delivery of transportation, job, and educational opportunities
- Small communities are doing their part, but need to be included in planning
- Long Branch Housing Authority
- Manalapan, Tinton Falls
- In Connecticut, nursing homes are being renovated to provide affordable housing for individuals that want to live in the community and not in an institution
- South Brunswick municipal officials are very open to promoting housing for individuals with developmental disabilities

Name and Organization (Optional) / Can we contact you? Contact Information:

- NIPD-NJ
- Diana Flanagan, NIPD-NJ/YAI Network; 845-358-5700x123 diana.flanagan@yai.org
- Aaron Kennedy, Coming Home of Middlesex County; 732-745-8863 aaron.kennedy@co.middlesex.nj.us
- Jessica Oppenheim, The ARC of NJ, joppenheim@arcnj.org
- Cheryl Crick, The ARC of NJ, ccrick@arcnj.org
- Joan Migton, 908-472-0825, jmigton@gmail.com
- Martha (Marty) Rudolph, parent, mrudolph3@comcast.net
- Dan Keating, ABCD, 609-581-8375, dan@abcdnj.org
- Susan Gentle, Harmony Twp COAH Rep, 908-387-9616, gobbleersglen@verizon.net
- Krystal Odell, Pennrose, 215-409-5519, kodell@pennrose.com
- Deborah Wehrle, DTW Consulting Group, 732-310-8491, dtwconsulting@gmail.com
- Anne Marie Lagrotteria, MFP Housing Coordinator, 609-631-6517,
- AnneMarie.Lagrotteria@dhs.state.nj.us, he Arc Middlesex County

FHEA Advisory Group Meeting

Monday, April 8th 3pm

Housing and Community Development Network's Office

145 West Hanover Street, Trenton, NJ 08618

AGENDA

- I. Together North Jersey & FHEA Overview (Jon Carnegie & Lucy Vandenberg)
 - a. Together North Jersey Overview (Jon Carnegie)
 - b. FHEA Overview (Lucy Vandenberg)
 - c. Advisory Group Roles and Responsibilities
 - d. Potential Roles and Responsibilities for Stakeholders in the FHEA Process & Discussion of Who's Missing from the Table (Lucy Vandenberg)

- II. Deliberation Stage
 - a. FHEA Workshops (Lucy Vandenberg)
 - i. Standing Committee Involvement
 - b. NGO Workshops (Arnold Cohen)
 - c. LDC Gatherings (Mike Gross)

- III. Review Proposed FHEA Approach (Lucy Vandenberg)

- IV. Scan of Complementary Efforts (Lucy Vandenberg)

- V. Data and Analysis
 - a. Presentation of Maps (David Aimen)
 - b. Review Access to Opportunity Indicators (Alisa Goren)
 - c. Review Public Investment & Fair Housing Components (Alisa Goren)

- VI. Next Steps

FHEA Advisory Group
Meeting Notes
April 8, 2013
PlanSmart NJ

Present:

- Gerard Scharfenberger, Director of the Office for Planning Advocacy
- Jon A. Carnegie, AICP/PP, Executive Director, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
- Alisa Goren, Planner, PlanSmart NJ
- Mike Gross, Executive Director, Building ONE NJ
- David Aimen, Assistant Director of Planning and Technical Assistance, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
- Harold Simon, Executive Director, the National Housing Institute
- Pete Kasabach, Executive Director, NJ Future
- Arnold Cohen, Policy Coordinator, Housing and Community Development Network of NJ
- Tim Evans, Director of Research, NJ Future
- Zenobia Fields, Director, Department of Planning, NJTPA
- Keith Miller, Manager: Air Quality, Modeling and Forecasting, NJTPA
- Brian Fineman, Director, Systems Planning, Data and Forecasting, NJTPA
- Lucy Vandenberg, Executive Director, PlanSmart NJ
- Annemarie C. Uebbing, Director, Community Planning and Development Division US Department of Housing and Urban Development, Newark Field Office- Region II (On the Phone)

Discussion of the FHEA Deliberation Process and Stakeholder Involvement

- There is a desire from several committee members to engage those who don't generally count fair housing/equity as a priority in the process earlier
- Make sure that all the relevant representatives of communities are present- seniors, disabled. Perhaps make a greater effort to go to the communities of interest and present FHEA there
- Add Fair Housing groups, such as Bergen County Fair Housing Council
- Add faith-based representatives (Lutheran Office of Governmental Ministries, etc)
- Increase jurisdictional representation (possibilities: Jersey City, Newark, Franklin Twp/Somerset ask affordable housing consultants such as Phil Caton & Betsy McKenzie for ideas; elected official from Building One NJ); add a municipality(ies) that has done an Analysis of Impediments (AI)
- It was discussed that some of these constituencies could be engaged at other points in the public outreach process, not necessarily that all need to be part of Advisory Group, which will be more time intensive and technical

- Within Table 4: Fair Housing and Equity Assessment Deliberation Phase Outline (matrix): Steering and Standing Committee meetings are additional opportunities for Input that should be added to the matrix
- NGO Partner Workshops: A discussion was held that the nine NGO Grantees (seven @ \$20K and two @ \$5K) don't represent all the counties/cities in the region (grantees are in Jersey City, Newark, Elizabeth, Perth Amboy, Paterson, Plainfield); suggestion was made that we supplement these nine grantees with Housing & Community Development Network members who might be willing to host additional events or add FHEA content to events they are already hosting, with a focus on underrepresented geographies to ensure the region is covered and engaged.
- Next phase of Public Outreach (after Discovery Phase Workshops are complete) will be in winter 2013; FHEA should be incorporated into this second round of public outreach
- Local District Councils – Mike Gross reported that Building One NJ will be adding events in Ocean/Monmouth Counties to make sure the entire region is covered. Upcoming LDC events at which FHEA will be on the agenda: May 30th in West Orange, June in Woodbridge, and August in Bergenfield.
- Use the Policy Link Document, “Fair Housing and Equity Assessment: Potential Roles and Responsibilities for Stakeholders in the FHEA Process” to shape a list of Regional FHEA workshop participants. What's missing from their list? Entitlement Communities, local Community Development Offices – NJ Community Development Association is a good resource for them; county Housing and Economic Development Staff; MPOs; non-profits working on equity/affordable housing issues; seniors & special needs organizations; financial institutions/community development financial institutions (CDFIs)

Review of the FHEA Approach:

- Task 1: Provide a short summary/rationale for the indicators chosen for the “Communities of Concern” Indicators; Tim Evans/NJF disagrees with some of the indicators selected as a measure of disadvantage, e.g. elderly, carless households
- Task 2: Concerns about the metrics identified for segregation analysis- Tim Evans is following up with additional thoughts. NJF wants to propose alternative to the Isolation Index.
- Do a better job connecting the indicators in Task 1 to the core metrics in Task 2; how do they relate to each other?
- Task 3: Consider analyzing concentrations of poverty separate from racial segregation. Broaden the analysis from “non-white”. Add a NJ specific level of poverty to address the high cost of living in the state to ensure that there is an accurate capture of vulnerable populations (use a threshold lower than the 40% standard set forth by HUD – this is a question for HUD).
- Task 4: Confirm that composite index is NOT being developed and rather that each variable is being analyzed separately; Indicators that raised questions for inclusion: FRLE, Minority Enrollment, Per Pupil Expenditures (Abbott

Distortion),H+T Index; suggestion was made that some of these variables are more a measure of geography of concern rather than a measure of access to opportunity.

- Task 4: Proposed indicators to be added to Table 2: “Water Quality”, “Ped/Bike Accidents”, “Arts & Culture Programming Access”, Financial Health Category”: Municipal and Fiscal Health, decade in which population had largest growth boom as proxy for age of housing & infrastructure, Average Residential Values, Property Tax Rates. Tim Evans/NJF to send full list. Karen Pinzullo from ArtPride to provide Arts & Culture Programming indicators
- Feedback was provided that there is limited discussion of trends and that more focus should be added on trends rather than point in time analysis
- A discussion was initiated about adding the Municipal Opportunity Index to the FHEA to add value to the product – BONJ and NJF to discuss.
- All topics reports should be cross-referenced with the FHEA Approach to see if there are indicators, etc. that should be added to the FHEA Approach as well as FHEA related concepts that should be added to topic reports.
- Task 5: It was noted that Housing and Community Development Investments are unique in that you don’t necessarily want these to be concentrated in low-income communities; connect the FHEA investments to the State Strategic Plan Investment areas and to Transportation Improvement Plan (TIP); for transportation investments, it’s important to consider these investments over a longer time period, i.e. 10 years (roads don’t need annual repaving for instance)

Next meeting scheduled for April 23rd at 3:30 pm at NJTPA’s offices following the TOGETHER North Jersey Steering Committee Meeting.

Topics to be discussed:

- I. Follow-up from First Meeting
 - a. Revisions to the FHEA Approach following the first meeting
 - b. Additional stakeholders to include in the Advisory Group
- II. Scan of Complementary Efforts (Lucy Vandenberg)
- III. Data and Analysis
 - a. Presentation of Maps (David Aimen)
 - b. Review Access to Opportunity Indicators (Alisa Goren)
 - c. Review Public Investment & Fair Housing Components (Alisa Goren)
- IV. Next Steps

FHEA Advisory Group
Meeting Notes
April 23, 2013

Present:

- Gerard Scharfenberger, Director of the Office for Planning Advocacy
- Jon A. Carnegie, AICP/PP, Executive Director, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
- Alisa Goren, Planner, PlanSmart NJ
- Mike Gross, Executive Director, Building ONE NJ
- David Aimen, Assistant Director of Planning and Technical Assistance, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
- Harold Simon, Executive Director, the National Housing Institute (On the phone)
- Pete Kasabach, Executive Director, NJ Future
- Arnold Cohen, Policy Coordinator, Housing and Community Development Network of NJ
- Tim Evans, Director of Research, NJ Future (On the phone)
- Zenobia Fields, Director, Department of Planning, NJTPA
- Keith Miller, Manager: Air Quality, Modeling and Forecasting, NJTPA
- Brian Fineman, Director, Systems Planning, Data and Forecasting, NJTPA
- Lucy Vandenberg, Executive Director, PlanSmart NJ
- Annemarie C. Uebbing, Director, Community Planning and Development Division US Department of Housing and Urban Development, Newark Field Office- Region II
- Robert Diogo, Special Program Manager, Modeling and Forecasting, NJTPA
- Vito Gallo, APA NJ Housing Committee
- Stephanie Greenwood, Sustainability Officer, City of Newark
- Vivian Baker, NJ Transit
- Archange Antoine, Building One NJ (On the phone)

- I. Review of previous Meeting Minutes, Introductions
- II. Additional Discussion of the development of proposed membership roster- PlanSmart will generate a matrix with stakeholder categories based on the Policy Link guidance for additional Advisory Group membership and for Regional FHEA Workshop invite list
- III. Continued review of Proposed Approach:
 - a. **Task 5:**
 - i. Coordination of data sets with NJTPA and DCA for Public Investments
 - ii. Public Investments Discussion:
 - Project Prioritization Criteria – how to influence how that funding is determined- formulas haven't been updated in a long time—moving projects up the ladder

- Management systems that are not well defined (still using Smart Growth)
 - Need a criteria to help redefine it
- Projects that have public money that have a burden attached to them that are disproportionately located in low income communities
 - How do we regionally share the burden?
 - Evaluate projects to see the patterns for regional benefits but locally burden
- When engaging the State, make sure to ask the right questions. Most of the money is competitive and how can you map it to communicate what you are trying to answer
 - Capacity to apply is limited for some communities- what does that say about the programs and access to investments?
- Biggest investments in each category and focus on those instead of including a census of public investment in the state
 - Identify large trend or pattern
- Connect with Dan Kennedy and the State Agency Partnership Group to identify the data sets they have already developed and the programs that have been identified as part of the State Strategic Plan
 - Should we have a public investment workshop?
- County/Municipal – only relevant in an area that’s an area of interest
 - communities of local aid
- Education Funding/New Formula? Should we include this? State Dept reorganized the classification system for school districts based on socioeconomic lenses
- If you are going to invest- where do you get the biggest bang for your buck- the analysis should do projections about intended and unintended consequences
- Regional Contribution Agreements- do we want to tie them in?
 - **Transportation:**
 - Competitive projects and are not equally distributed- competitive versus formula projects
 - Limited data
 - Transportation goes to physical infrastructure and to good repair not necessarily the jurisdiction
 - MPO defines the EJ issues and determines funding including those issues
 - Discretionary money- (in EJ context) room for considering where they are occurring and more local
 - Who gets the travel time savings?
 - Can we map it and relate it back to communities of concern

- Investments made by the port authority but might not be able to show up on regional scale
- Add to transportation: Transportation Alternative Programs
- List everything in a matrix- what's discretionary/ repair, etc
- NJTPA mapped local transportation projects for last 10 years
-
- **Community Development:**
 - Not concentrating all housing investments in one place and how do you determine investments
 - City Capital \$, parks and other community amenities
 -
 - Categories that need to be differentiated
 - o formula allocations
 - o competitive
 - o HMFA urban/suburban split
 - o Federal spending and allocation for programs
 - o HOME (add)
 - o State Rental Vouchers
 - o Public housing/choice neighborhoods/housing choice vouchers
- **Economic Development:**
 - All aid through EDA and Tax Credits and what is coming to Urban Areas versus directed urban programs
 - BRAG, Etc all the tax credits- who is it benefiting
 - State plan criteria will change based on new programs
 - NJRA programs go into targeted urban communities
 - Business Action Center- expeditors not funders
 - Nuanced benefits
 - Baltimore- Airport hubs generate low income jobs with short term leases promises quick return investments, how is that in Newark. Where are living wage jobs— job quality and access
 - Recommend that Urban Housing Tax program doesn't change
 - NJTPA- business locations data, no details with occupations but BLS and correlate
 - APA Mag- gentrification issues/displacement – linking investment opportunities
 - Article relating to this in AC, public schools system benefits

Add: Water infrastructure, Local Tax Abatements,

Add a category of infrastructure investments-

- Facing Our Future
 - o Are public utilities investments?
- State Plan
- Environmental Infrastructure Trust
 - o How did they influence development
- Title 5 permits for major point sources of air pollution (CSO)/EPA Pollution Permit that goes through DEP – infrastructure AND access to opportunities
- Community enhancing public investments- create a definition and test the different investments

b. Task 6:

- NJ Housing History
- Zoning
- Connect with/interview: David Kinsey/Stuart Meck
- Discriminatory Practices – FHEO/Complaint Division and Compliance Division
- Consolidated Plans
- AIs
- Bring in smaller complaint and counseling agencies – HUD list
- municipal housing trust funds- who spent and who didn't

IV. Complementary Efforts

- Enterprise Partners Analysis
- Rowan Study
- Facing Our Future
- State Strategic Plan
- Municipal Opportunity Index
- Coordinated Human Services Transportation Plans
- AIs

NEXT STEPS:

- Roster about who should be in Advisory Group
- Matrix
- Call Dan to engage agency groups
- FHEA Workshop

Point person at Port Authority- Todd Goldman, Kevin Maddox

Agenda
FHEA Advisory Group Meeting
Tuesday, October 22, 10 am
33 Livingston Ave, New Brunswick
Room 170

- I. Data Status Update
 - a. Review of mapping efforts to date
 - b. Review and discussion of Investment Patterns
 - c. Review of Fair Housing approach

- II. Deliberation
 - a. NGO Workshops
 - b. Regional FHEA Workshops
 - i. Review of Workshop Approach (See attached)
 - ii. Review of Stakeholders to Invite (See attached list)
 - c. Standing Committee
 - d. Other stakeholder groups to engage
 - i. Webinars/"Meeting in a Box"

- III. Decision Making
 - a. How the work of FHEA will be integrated into Topic Reports and RPSD
 - i. Strategies/Actions

“Regional FHEA Workshops” Approach Draft

The Project Team/FHEA Advisory Group will convene two in-person workshops to an invited group of stakeholders engaged in the project through Standing Committees, NGO Micro-Grant recipients, Partner Groups, and FHEA Advisory Group members. The goal of the workshops is to develop and refine a regional baseline for issues relating to Fair Housing and Equity as well as to ensure integration of these topics into the RPSD. The workshops will be phased to correspond with the development of the FHEA to ensure a thoughtful and accurate presentation of regional conditions.

The in-person workshops will be 2 hours long and will be held in a central location. PlanSmart NJ will arrange the meetings and invite a diverse group of participants. See Appendix A for a working list of the invited workshop attendees. Members of the Advisory Group will also be invited to attend to participate in the broader discussion and facilitate discussion. The goal is to engage 30-35 stakeholders at each meeting to facilitate a workshop setting with the opportunity for open dialogue.

Regional FHEA Workshop – 1: TNJ/PlanSmart NJ will present the background information, initial mapping of populations, explore the potential drivers of segregation/integration in the region and critical needs and challenges of families and persons living in areas with racially/ethnically concentrated poverty. The workshop will provide an overview of the neighborhood opportunity analysis, public investment patterns and fair housing issues and trends in the region. The stakeholders will be asked to assist in vetting the mapping, indicators and preliminary research that characterizes the existing regional conditions. During this event, the participants will also be asked to share their insights into best practices that they have observed – nationally, regionally-locally -- that they believe would be effective in addressing the conditions and challenges presented.

Regional FHEA Workshop – 2: TNJ/PlanSmart NJ will provide an update on the data analysis and any new findings/conclusions since the first meeting. The best practices generated at the first meeting will be focused and refined into recommended strategies and actions that should be integrated into the action planning for the RPSD. The stakeholders will be asked to engage with these strategies and guide the team in effective implementation tools.

In addition to the in-person meeting, PlanSmart NJ will develop a webinar that can be presented at meetings of relevant and impacted organizations and groups, such as housing advocates, real estate agents, and legal agencies. The goal of the webinar will be to inform them of the work being developed and to serve as a data and information resource. It is our belief that the ongoing implementation of the RPSD will be facilitated at the community level and see these stakeholders as critical partners.

Draft Agenda *Regional FHEA Workshop # 1*

November 22, 2013, 9:30 am – 12:30 pm

Bloustein, Room 369

1. Welcome and Networking (30 minutes)
2. Introduction of the FHEA Product and Process (15 minutes)
3. Presentation about the Data Analysis/Findings to date (w/Q & A) (45 minutes)
4. Facilitated discussion in small group break outs (Questions attached) (60 minutes)
5. Report Back and Next Steps (30 minutes)

Regional Fair Housing and Equity Workshop **DRAFT** Roster

First	Last	Organization
Housing Authorities		
Maria	Maio	Jersey City Housing Authority
Irma	Gorham	Paterson Housing Authority
Domingo	Senade	Bergen
Roberta	Strater	Morris
Janice	DeJohn	Passaic
Municipalities		
Jessica	Topolski	Elizabeth CDBG
Darice	Toon	Jersey City
Counties		
Tony	Agliata	Ocean County
Noreen	Best	Bergen County CDBG
Environmental Justice		
Nicky	Sheats	Center for Urban Environment
Peter	Montague	Environmental Research Foundation
Education/ School Districts		
Sharon	Krengel	Education Law Center
Public Health Officials		
Tim	Van Epp	Greener By Design
Janet	Heroux	ShapingNJ
Housing Developers		
David	Fisher	Khov
Barbara	Schoor	CISNJ
George	Vallone	Hoboken Brownstone
Wayne	Meyer	NJ Community Loan Fund
Krystal	Odell	Pennrose Properties
Housing Advocates		
Phyllis	Salowe-Kay	NJ Citizen Action
Lee	Porter	Fair Housing Counsel of Northern NJ
Jodi	Miciack	United Way of Northern NJ
Economic Development Organizations		
Community Development Organizations		
Rhonda	Lewis	(LISC) Newark
Workforce Investment Boards		
Mike	Metzgar	Workforce Development, RVCC
Banks/Lenders/Housing Finance Agencies		
Donna	Rendiero	HMFA
Wayne	Meyer	NJ Community Capital
Paige	Carlson-Heim	TD Capital
Civil Rights Organizations		
David	Aiken	NAACP
James	Harris	NAACP
Mike	McNeil	NAACP Lakewood
Connie	Pascal	Legal Services of New Jersey
NGOs		
Dan	McGuire	Homeless Solutions

Adam	Gordon	Fair Share Housing
Kevin	Walsh	Fair Share Housing

Public Agencies

Steven	Damber	NJDEP
Monica	Etz	NJDOT
Sheri	Malnak	DCA
Gina	Fischetti	COAH Chief Counsel
Sean	Thompson	COAH Fair Housing Enforcement
Shirley	Bishop	Former COAH Director

Philanthropic Organizations

Sallie	George	Robert Wood Johnson Foundation
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Educational Institutions

Martin	Bierbaum	TCNJ, retired
John	Hasse	Rowan University

Consultants

Phil	Caton	Clarke Caton Hintz
Betsy	McKenzie	Elizabeth C. McKenzie, PP, PA

HUD

Brenda	Edmondson	HUD
Vanessa	Summers	HUD
Annemarie C.	Uebbing	HUD
Frank	Vespa-Papaleo	HUD

NGO Microgrant Recipients

Ashaki	Larkins	Urban League of Essex County
Vicky	Lowry	Urban League of Essex County
Oscar	Villarreal	Jewish Ren Foundation
Maulin	Mehta	Hands Inc
Melissa	Ramos	La Casa de Don Pedro
Vera	Atkinson	Groundwork Elizabeth
Rosemary	Nwabueze	Women Rising
Ucheoma	Akobundu	United Way of Passaic County
Lewis	Hurd	City of Plainfield Housing Authority

FHEA Advisory Group Meeting Notes
Tuesday, October 22, 10 am
33 Livingston Ave, New Brunswick
Room 170

Present:

- Gerard Scharfenberger, Director of the Office for Planning Advocacy
- Jon A. Carnegie, AICP/PP, Executive Director, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
- Alisa Goren, Planner, PlanSmart NJ
- Mike Gross, Executive Director, Building ONE NJ
- David Aimen, Assistant Director of Planning and Technical Assistance, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
- Pete Kasabach, Executive Director, NJ Future
- Arnold Cohen, Policy Coordinator, Housing and Community Development Network of NJ
- Tim Evans, Director of Research, NJ Future
- Keith Miller, Manager: Air Quality, Modeling and Forecasting, NJTPA
- Robert Kull, Planner, PlanSmart NJ
- Zlata Kobzantsev, Planner, PlanSmart NJ
- Jerry Fried, Building ONE NJ
- David Troutt, Rutgers Center on Law in Metropolitan Equity
- Shante Palmer, Rutgers Center on Law in Metropolitan Equity?
- Vito Gallo, APA NJ Housing Committee
- Scott Fishberg, Research Manager, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey

I. Data Status Update:

Community of concern – high minority, low income concentration, female head of household

- why can a wealthy black or Hispanic community be considered a community of concern?
- Response: check, just in case; comply with guidelines of project and precedent, communities covered under environmental justice communities
- Flag “community of concern” labeling, maybe consider another name, like “community of interest”
- Community of concern analysis for flagging for further analysis

- Threshold is defined as regional average
- Confusion about “Threshold Areas” details; question about why regional threshold chosen instead of standard measures; maybe give a count of how many census tracts are above the threshold; liked neighborhood focus (David Trout); high poverty census tracts are indicators of public housing (Vito)
- Segregation and isolation indices are ways to analyze/show segregation; still looking for the right sound-bites; concern about segregation/isolation index mapping; What is the other side of isolation – maybe show the reverse, where white communities are isolated (minorities are excluded); More support for isolation index than dissimilarity index, even though both are very abstract
- RCAP/ECAP – is the HUD definition a good one to use in NJ because poverty patterns and their spatial results (suburbanization of poverty) aren’t the same as in Ohio? What would happen if you play with thresholds and community of concern/RCAP-ECAP mapping? Would this reveal different things?
- Predicted racial and ethnic composition – minority composition of place doesn’t reflect expected community makeup based on income; mixed opinion on this map; many applications for this map; how does segregation look when people have economic options – selective segregation? Maybe affordability doesn’t mean desirability. This analysis is interesting to start a discussion. What does this map say that the minority map doesn’t say? Is there a different way to visually show the meaning of the map? Or is this a map that indicates the need for further analysis? This is race-based segregation map that is non-economic/not based on income. Does this map work the opposite way? This map is across the entire income spectrum; would it show something else if the analysis was divided by income? It would be helpful to have maps that show spatial residential patterns of different races and different incomes. How should this be defined – upper three quintiles (David Trout). Purpose of map: why and is there something we should be doing about it?
- **Access to opportunity analysis:**
- East Newark – in Hudson County
- Are more labels necessary for the map?
- Color coding – good vs. bad – should different colors symbolize good and bad, not just different scales of the same color palette? Maybe different color palette for opportunity analysis?

- Chart on slide 38 was considered a better way to show the map with expected racial makeup of community based on income.
- Will there be access to raw data for the examples?
- Why NJ ASK 5th Grade slide? What story is being told? Would high school performance be a better indicator?
- Are there average subregions that show what is happening in the entire region? To have better geographic recognition and analysis.
- Is there a way to do a more local analysis, if less factors are considered? Jon – this is a narrative of people. Does looking at local perspectives impact how the problem is viewed? Maybe a regional perspective is needed?
- Should the list of variables be narrowed? online survey of indicators, what indicators should be part of an index?
- Value of index? Jon – from last meeting, the index will be unpacked, look at the indicators, and then have an index. Will there be more than one index? How will the indices be used? Chapter about how indices are used. Will this analysis influence future public investment/programs.
- Definition of diverse older suburb needed. Degrees of diversity? Does diversity mean inclusive (Diverse wealthy community – not necessarily inclusive)?
- Multifamily vs. rental – multifamily is from HUD's data. Is there a better source of housing data? DCA list of all affordable units – scale of data not suitable?
- For charts (like on slide 38), should there be a fourth category that shows the behavior of diverse communities (normative idea)? Is there a strong policy reason to develop diverse communities (setting the bar?). Reiteration of need for definition of diverse, inclusive community. Will the diverse community column be at the bar? Need to show diversity/inclusivity over time 1990-2000-2010 to show trends, where the state is going, and what the state needs.

Task 5:

- Public Investment – looking at past investments to guide future investments
- Arnold – looking at programs defined by law vs. malleable programs
- David Trout – How to look at investment in places of high opportunity and show disproportionate investment that is veiled as transportation project

- Prioritize programs – unambiguous data where benefit of investment is accruing to municipality – difficulty with transportation data (bridge vs. local infrastructure investment; benefit to larger vs. local community)
- Is there a cohorts/threshold of money spent on project where the benefit is not really important (repaving sidewalk? But then there is street beautification)
- Analyze transportation by looking at travel time savings and where these benefits accrue – neighborhood based benefits.
- Is it possible to get a copy of the NJTransit Title 6 report
- CDBG data

II. FHEA Workshop

Should the material (presentation and questions) be shared ahead of time?
 Need for suburban, inner ring, outer ring municipal people; maybe also COAH or housing developer people
 Homecor (sp?) in Montclair

State agencies?

Maybe a workshop in January?

Scharffenberger will outreach with some state people

Meeting on decision making portion before the end of the year.

NEXT STEPS:

- Meet after Nov. 22 workshop to discuss the last item on the agenda- Decision Making- How to integrate the FHEA into the Topic Reports, Standing Committees/RPSD.
- PSNJ will send out a survey to Advisory Committee about Indicators

Regional FHEA Workshop Agenda

November 22, 2013

9:30 am – 12:30 pm

Edward J. Bloustein School of Planning and Public Policy, Rutgers University

33 Livingston Ave, New Brunswick, NJ 08901

Room 369

- 9:30 – 9:45 Welcome and Networking (15minutes)
- 9:45 – 10:00 Introduction of the FHEA Product and Process (15 minutes)
Jon A. Carnegie, AICP/PP, Project Director for Together North Jersey, Executive Director of the Alan M. Voorhees Transportation Center at Rutgers, The State University of New Jersey
- 10:00 – 10:30 Presentation – Data Analysis and Findings to date (30 minutes)
David Troutt, JD, Professor of Law (Justice John J. Francis Scholar), Founding Director of the Rutgers Center on Law in Metropolitan Equity (CLiME), The State University of New Jersey
- 10:30 – 10:45 Q & A Panel (15 minutes)
David Aimen, AICP/PP, Assistant Director, Planning & Technical Assistance Alan M. Voorhees Transportation Center
Jon Carnegie, AICP/PP, Project Director for Together North Jersey, Executive Director, Alan M. Voorhees Transportation Center
Scott Fishberg, Research Manager, Alan M. Voorhees Transportation Center
Alisa Goren, Planner, PlanSmart NJ
Robert Kull, AICP/PP, Planner, PlanSmart NJ
David Troutt, JD, Professor of Law, Founding Director of the Rutgers Center on Law in Metropolitan Equity NJ
- 10:45 – 11:45 Facilitated discussion in small group break outs (Questions attached) (60 minutes)
- 11:45 – 12:15 Report Back and Next Steps (30 minutes)



4. What can Together North Jersey impact? (e.g., policies, investments, programs, projects, technical assistance and training, etc.)

5. What strategies are you and your organization implementing and how are they working or not working? How can TNJ learn from you and support the work you are doing?

6. In your work and travels, have you come across communities that are addressing their equity challenges well and can you recommend any that we should be looking at?

Other Comments?

Please return this Comments Questionnaire Form to a Together North Jersey Project Team staff member at the end of the session. We understand that you may want additional time to review the reports and provide your comments.

Please forward the completed form to rkull@plansmartnj.org or fax to 609-393-9452.

Regional FHEA Workshop #1

Friday, November 22, 2013, 9:30 a.m. – 12:30 p.m.

Edward J. Bloustein School of Planning and Public Policy, Rutgers University

33 Livingston Avenue, New Brunswick, NJ 08901

Room 369

WORKSHOP RESPONSE SUMMARIES

1. After reviewing the Communities of Concern, what are your thoughts? What's missing? What should be given more/less emphasis?

Responses included a lack of surprise about the existence of Communities of Concern. There were several comments that expressed concern about the Communities of Concern definition and whether all the factors that comprise a Community of Concern, like carless households and the elderly, should be included in the definition. Comments suggested it was important to look at historical aspects of segregation that led to present day enclaves/Communities of Concern. Other things to look at include access to jobs, poverty levels/standard in NJ versus the US, the place of Whites in the Communities of Concern analysis, TAZ's, and Sandy recovery.

2. After reviewing the Access to Opportunities indicators, what are your thoughts? What's missing? What should be given more/less emphasis? Does this approach capture regional conditions?

The Access to Opportunities indicators should include access to jobs, neighborhood quality, schools, after school activities, child care, vocational training and links to business training programs, healthcare/hospitals, cultural opportunities, and transportation options for commuting and getting to schools. This analysis should look at commute patterns, where people are travelling to for high paying jobs, and where people are travelling to for low wage jobs. Flood vulnerability and Sandy recovery should also be looked at. The analysis should look at Section 8 Vouchers because the lack of Vouchers and high demand of certain areas impacts access to opportunity.

3. What do you think are the biggest challenges in terms of improving access to opportunity in the region and in your community?

There are many challenges to improving access to opportunity, but the challenges that were repeatedly mentioned in the responses included NIMBY attitudes, racism, governmental fragmentation, a lack of political will, zoning/planning board scrutiny, the tax structure and financing mechanisms for schools, lack of money especially in financing education, lack of safe transit options, job decentralization, education, the protracted length of time needed to get projects completed, and the bad stigma/image of affordable housing.

4. It is clear from the Map of HUD Subsidized Units that there are concentrations of subsidized units in the region. What factors led to this concentration?

Many responses cited the historical patterns of separating affordable housing, racism, and intentional clustering patterns of affordable housing by government policies. The housing finance

and lottery system helped establish this pattern. This pattern was continued by COAH and RCA agreements between municipalities. There is a lack of funding for affordable housing, thus limiting geographic access to housing opportunities. This pattern could also be a response to the demand of where people want to live, with their communities. A high cost barrier prevents entry into wealthier housing markets. Several responses mentioned the upcoming expiration of subsidies, like section 202, that will allow affordable units to become market rate.

5. What are the barriers for a broader distribution of subsidized units throughout the region? What are social, political, cultural, economic, and/or institutional factors that perpetuate these concentrations? What do you see as the biggest challenge?

Challenges to a broader distribution of subsidized units throughout the region include NIMBY attitudes, resistance to change, a fragmented process and policies for allocating housing subsidies including a lottery that is not working, COAH, the school district structure, the chase for ratables, gentrification, lack of political will and leadership in affordable housing, a lack of landlords that accept Housing Choice Vouchers, the long process needed to bring abandoned properties back to the market, and unspoken barriers. Solutions to these barriers were suggested, including a housing mobility counseling program and advocacy.

6. What can Together North Jersey impact? (e.g., policies, investments, programs, projects, technical assistance and training, etc.)

Together North Jersey can impact policies and the debate on education and housing. TNJ can help to change the perceptions of affordable housing and position it in a new light as a part of mixed use development. TNJ can provide education about the regulatory system, political hurdles, and affordable housing, especially municipal leaders. TNJ can impact the policies of MPO's, HUD, and other governmental agencies in regard to housing and funding allocation. TNJ can provide data that will help planners and municipalities make and implement plans. TNJ can provide opportunities for arts based and economic development funding.

7. What strategies are you and your organization implementing and how are they working or not working? How can TNJ learn from you and support the work you are doing?

Strategies that have been developed include creating transportation plans to provide transit options for people with jobs in suburban areas, providing housing mobility counseling programs, community engagement to educate municipal leaders, establishing a "toolkit" or process to deal with abandoned properties, and encouraging employers to provide employee training. Specific projects include a report by Tim Evans of NJ Future about places where people can age, a NJTransit partnership with AccessLink services to provide para-transit, Plainfield Community Development Corporation's efforts to rehabilitate abandoned housing and provide affordable housing in safe neighborhoods with partnerships with local police, and Brand New Day's initiative to access safe routes to school, community gardening opportunities, and the suitability/conditions of housing to age in place.

8. In your work and travels, have you come across communities that are addressing their equity challenges well and can you recommend any that we should be looking at?

Several examples were suggested, including the Neighborhood Revitalization Tax Credit program in NJ as a way of transforming communities from within, Passaic Community College's trade training program, Baltimore and Jersey City code enforcement programs, Living Cities in Newark, and plans that have been developed in Montclair, Fairmount Heights, Elizabeth, and New Brunswick. Other responses suggested that NJ is not doing an adequate job of addressing equity challenges and that ideas should be garnered from international examples.

9. Other Comments?

Housing developers should be included at future workshops, community engagement is necessary in advancing local schools and housing, employment opportunities should be required after vocational training, school policy is housing policy, and violence is a public health crisis. It was also suggested to reach out to PHA's throughout the region.

1. After reviewing the Communities of Concern, what are your thoughts? What's missing? What should be given more/less emphasis?

Text Response

- Not surprising.
- Why is cancer higher in Communities of Concern? Lifestyles?
- Even though there are more affordable units in communities of concern, there is still a great need for more.
- Jobs and access to jobs.
- Concentration of low income—why.
- Access to better paying jobs and better education.
- Medical.
- Municipal.
- SB TAZ level of analysis.
- % of students on school lunch assistance.
- TAZ's.
- Looking at poverty.
- Sandy recovery.
- Foreign born.
- What about White? Asian?
- Risk management framework.
- Costs of inequity including risk of instability such as from violence, and from violence reaching other communities, bursting their bubble of comfort.
- Sub-regional nuance and comparison to regional threshold; more granular thresholds, afraid of areas missing the cut e.g. Keansburg
- Cost of living
- TAZ (transportation aggregate zone)
- Different poverty levels; standards for NJ v US
- Natural clustering v legal clustering
- Missing whites – Bayshore community
- Culture/music benefits – happiness in communities.
- Neighborhood quality.
- Enclave development.
- Can “carless” be a good thing? Not as acute an indicator.
- Carless households that are not also low-income should not be included.
- Need more info (e.g., location, characteristics, etc.) regarding the non-Environmental Justice Communities of Concern (i.e., the Other Disadvantaged Populations).
- Disconnected youth with limited training and educational opportunities Social support/social capital
- I'm not convinced that the definition of "Communities of Concern" should include carless households or elderly. Also, female head of household seems like it would end up just being a proxy for low income in the context in which we're using it. It really depends on what you're "concerned" about. If you were concerned about populations that might be having a difficult time finding appropriate housing for a variety of reasons, then you could include any of the above mentioned

groups and probably a lot more. But if a group is "of concern" because there is suspicion and/or a past pattern of this group being discriminated against, then it should probably be limited to race, low income, and maybe limited English proficiency.

- Safe communities, design layout of neighborhoods for safety and education
- WE thought that "Communities of Concern" should be painted objectively, not only as an in-need community, but also as a living vital, although economically challenged place to live. Relationships, social connections such as churches, community centers, etc. should be brought into the mix.
- I believe that a major point of emphasis should be on the historical genesis and development of communities of exclusion, i.e. those that have the fewest people of color. Communities of concern/concentration exist primarily because of the long history of intentional discriminatory practices adopted by the exclusionary communities, limiting access to African-Americans and other people of color via decades of large lot zoning and other invidious methods. (These discriminatory trends were ably abetted by equally invidious federal and state policies.) The exclusionary enclaves continue to "perpetuate segregation" by simply maintaining the status quo. (The latter violates both the NJ LAD and the federal FHA.) The situation is complicated by the growing "back to the cities" movement, which has begun to result in the exclusionary redevelopment of urban areas. Only by explaining and emphasizing the racist history that has led NJ to its current status as one of the most segregated states in the country will these issues be understood and ultimately addressed.

2. After reviewing the Access to Opportunities indicators, what are your thoughts? What's missing? What should be given more/less emphasis? Does this approach capture regional conditions?

Text Response

- Fear. Safety.
- I think neighborhood quality is a big piece of the opportunity indicators.
- Access to quality after school programs.
- Job access, neighborhood school environment lead to proficiency
- Higher education, GED opportunities, skills training opportunities – difficult to capture, but indicative of opportunities for adults to expand education, indicators of adult opportunities.
- Workforce development.
- Vocational education.
- Access to child care.
- Impact on youth engagement after school.
- Preparing children for future.
- Safety in transport to jobs and to schools (jitney)
- Higher education and adult education opportunities.
- Regression of different indicators together; e.g. commute time v educational attainment v income v family.
- Car ownership.
- Data doesn't capture recession and recovery (last 5 years)
- Flood risk vulnerability (resiliency).
- Vulnerability of living in urban areas.
- Capture ongoing Sandy recovery.
- Horizon for RPSD?
- Ethnic barriers changing, so factor may not be as important.
- Want to see results of analyses.
- Cultural opportunities.
- Hospitals.
- Access to health care (transportation).
- Connections through social networks (including church, other cultural connections)
- Engagement of youth (in American Opportunity Index)
- Neighborhood quality – pride of place.
- School environment. Loss of neighborhood schools, crossing outside of family/neighborhood areas, busing.
- After school programs.
- Nothing to take students into the future.
- Public safety in schools, safe routes to schools, safe passage.
- Missing: Public Health (e.g., access to preventative care), Housing Quality (e.g., overcrowding), and Transportation (e.g., physical connectivity; transit accessibility; focusing employment centers towards existing infrastructure)
- Data should be available at municipal level and/or other output formats. (There are plans for an online GIS tool for these types of data queries/exports.)
- There needs to be more emphasize on the lack of Sect. 8 vouchers. In Bergen County the waiting list

is closed and has been for several years so for all intents there are no Sect 8 certificates available for the many people that desperately need them. They are also not being recycled as they were in the past because of HUD cuts. So when a 2 bedroom does become available it is recycled into a one bedroom. People also like living in communities that meet their needs - houses of worship, stores, restaurants that cater to their needs and wants, so an area dense with a particular group of people is not always a community of concern.

- Missing: measures of access to preventive care, youth engagement and public safety Yes I think the Access to Opportunities indicators can be useful in examining regional conditions.
- Job training programs that can be linked to businesses.
- Regionally, we want people to have access to proactive programs to help with their health, so we would like to make sure that healthy food access is included. We also want to highlight that positive indicators should be sought, such as cultural events and programming. Also Youth Engagement can address a lot of problems, such as employment, crime, bullying, etc.
- Commutation patterns should be analyzed and highlighted. For example, many exclusionary outer-suburban communities have a high percentage of people commuting out to high wage jobs, while an equally large number of lower-income people, who cannot afford to live in such communities, commute in to the low-wage jobs that characterize the local economy.

3. What do you think are the biggest challenges in terms of improving access to opportunity in the region and in your community?

Text Response

- Transportation to jobs.
- Create more access to quality programming for students.
- Good child care.
- Overcome challenges of red tape.
- Encourage residents to broaden their pursuit of opportunity.
- NIMBYism.
- Child care.
- Last mile transit connections.
- Zoning/planning; Planning Board scrutiny
- Property tax structure.
- Political will to prioritize these issues.
- Stigma of affordable housing stereotypes, perceptions.
- No one wants change.
- Funding formula for education; municipal burden, how can they afford it?
- Competition between municipalities.
- Role of place in region.
- Child care, day care.
- Section 8 vouchers.
- Money.
- NIMBY.
- Siting.
- Length of time to get a project built.
- Fragmentation; small communities with all issues being hyper-local.
- Closer to home; far away is a problem.
- Regional living gains us better jobs.
- People gaining jobs in hospitality programs outside of their communities have shown personal growth.
- Some jobs and NGOs offer transportation. People are willing to go outside of their neighborhoods if there is SAFE TRANSPORT (NJ Transit not considered safe).
- Child care, day care is needed to not worry about being away from family.
- Education (i.e., access to information about how things are/work in other places).
- Political will.
- When there was discussion about the light rail being extended from Hudson County into Bergen County, Englewood embraced it and Tenafly - the next stop- fought it because of fears of the types of people that it would bring to their community. One community should not have the power to stop a transportation system.
- Disparate access to information/digital divide that still persists in areas of limited resources
Transportation challenges (last mile/first mile issues with regard to commutation) Political will - particularly in the urban centers Asset ownership in areas of limited resources (i.e., cars, homes, financial savings, etc.) and other measures of long-term economic vulnerability
- Job decentralization is a big one. Job growth has been taking place largely in suburban locations far from lower-income populations and inaccessible by public transit. Lack of affordable housing in

high-performing school districts is another big one.

- NIMBY is a real challenge. Also because improvements are often driven economically, we understand that there is a degree of competition between municipalities and cities for whatever aid is available. We also understand that because an increasing population, that transportation policy MUST be addressed. There is only so much space on our roadways and also the roadways should be accommodating not only to cars but to pedestrians and cyclists. This will improve economic vitality while improving transport.
- Segregation, NIMBY, overt/covert racism, the perpetuation of segregated housing patterns. The responses of the most affected suburban communities to the destruction wrought by Sandy clearly reflect the ongoing strength of these issues and attitudes, with some municipalities welcoming the destruction of rental units and the displacement of the lower-income, frequently minority residents who lived in them. The rebuilding effort will either be exclusionary - perpetuating or even worsening segregation and exacerbating the problems for communities of concern - or it will be inclusionary and open the doors to opportunity for many people. The latter course will depend in large measure on whether the federal obligation to "affirmatively further fair housing" - which applies to the CDBG-DR funds - is meaningfully enforced.

4. It is clear from the Map of HUD Subsidized Units that there are concentrations of subsidized units in the region. What factors led to this concentration? (Please see Housing section of the presentation materials.)

Text Response

- Poor housing for poor people.
- Point system tied to funding.
- NGO, municipality.
- Don't know but it's not enough.
- People need help; not enough access to public housing. Lottery system doesn't work.
- Lack of funding.
- Stigmas of affordable housing plus racism.
- Shifting COAH.
- High cost of entry into wealthier areas.
- Map geography of COAH data (available from NJDCA).
- Historical.
- Control.
- Section 8 certificates.
- CHDOs
- High cost of entry outside.
- Concentration is racism.
- RCA's encourage shifting, concentration of population.
- Some inner ring suburbs are losing subsidies as deadlines expire, including Section 202 private units after 20 or 30 years that now have the opportunity to convert to market rate.
- The pattern may be a reaction to demand (i.e., concentrations of need).
- The pattern may also be due to social/cultural preference (including new immigrants going to places where their family and/or persons of similar background resided).
- Towns that both wanted the housing and in Bergen's case also had land available. The cost of land varies by municipality and many towns in the northern part of Bergen County are expensive places to purchase land and houses for group homes.
- Gentrification Societal views on different populations/needs and its appearance in policy making
- It's probably responsive to historical settlement patterns. The units were built wherever lower-income populations were already concentrated and where people were in need of subsidized housing.
- Feel free to give me a call to discuss our perspective relative to Bergen County: Domingo Senande Executive Director Housing Authority of Bergen County (O) 201-336-7603
- Public housing, school districts that are not good
- Unspoken barriers came up, that of unwelcoming communities. So if a person wants to move it is not only about their wants, it's also about their ability to make the change into a community that will accept them. What also came up was the fact that Federal Housing subsidies last only 30 years, and we are coming to that point in a lot of communities in the TNJ area.
- See above responses. Subsidized units and holders of housing choice vouchers disproportionately end up in lower-income areas, often areas of minority and poverty concentration. This is the result of intentional government policies, as was demonstrated in the Westchester decision, which should

be required reading for anyone seeking to understand such patterns. These concentrations coincide with the Abbott districts, which are almost all communities of concern. The cause: historical, intentional, and continuing policies and practices designed to maintain segregated housing patterns.

5. What are the barriers for a broader distribution of subsidized units throughout the region? What are social, political, cultural, economic, and/or institutional factors that perpetuate these concentrations? What do you see as the biggest challenge?

Text Response

- Municipalities allowing developers to build affordable housing localized to one area. Need to evenly distribute.
- Housing Mobility Counseling Program.
- Not enough concentration means not enough access.
- Fragmented processes. Housing lottery not working.
- No clearly defined processes.
- Housing mobility counseling program.
- Solutions:
- Housing mobility counseling, including landlords.
- Advocacy.
- Jersey City point system.
- Need submunicipal analysis.
- Funding source dictates use (voucher and municipal funding)
- Functioning COAH and Fair Housing Act.
- Resistance to change.
- Ideas about property values; great recession; lessons learned.
- Allocation formulas.
- Income inequality.
- Political leadership.
- Look at areas where market rates are affordable.
- Does the mapping of affordable housing show only subsidized units or all units that are affordable, including at market rates?
- Look at market rates that should be affordable.
- Does demand meet supply?
- Include more about fair market rents.
- Look at impacts of subsidies, e.g. vouchers, on market rates, affordability of housing
- Unspoken barriers.
- Loss of land.
- All about economics.
- Municipalities gave land for seniors with local residents preferred.
- Politics against deconcentration.
- Process for accessing units is weak, fragmented, not transparent. Lotteries for housing authority housing are open for application usually only once per year.
- Flint, MI abandoned property toolkit; Paterson cannot move on it.
- Can't get properties from city government.
- Foreclosure, abandoned property processes are slow, often takes 5 years to reoccupy an abandoned property.
- NJHMFA allocation of 60% of low income tax credits to urban areas promotes concentration.

- Gentrification.
- Where we have the richest infrastructure are also the hot places to live. In these "hot" places to live there is a risk that low-income persons are pushed out.
- We need policies that help you stay in a gentrifying community.
- Ratables chase and a fragmented school system; we need county school districts.
- Dealing with zoning and planning boards, boards of adjustments - the length of time it takes to bring projects to fruition can put the funding for projects in jeopardy. - cost of land - NIMBYism
- Current school district structure Chase for ratables vs true economic/societal health Availability of land and zoning/housing policies
- New Jersey's fragmented system of school districts results in a shortage of lower-priced homes, because no municipality wants to approve residential development that is going to attract families with children because they don't want their property tax rate to go up, chasing out residents and businesses with the means to move elsewhere. The fact that the geographic units of competition are so small means that the competition for "clean ratables" (basically commercial properties that don't attract school kids) is particularly acute. It's almost literally every municipality for itself, so the aggregate effect is a shortage of housing that's affordable to people of more modest means.
- Feel free to give me a call to discuss our perspective relative to Bergen County: Domingo Senande Executive Director Housing Authority of Bergen County (O) 201-336-7603
- Housing that is affordable across the region. Landlords that will accept HCV from public housing agencies.
- Political Will and Leadership Resistance to Change and Politics Abandoned properties and policy and programming to turn them around Cost of land and Zoning--BIG FACTOR

6. What can Together North Jersey impact? (e.g., policies, investments, programs, projects, technical assistance and training, etc.)

Text Response

- Policies.
- Affect the debate on public education.
- Better leveraging and resourcing.
- A property toolkit; land banking for community planning.
- Code enforcement.
- Infrastructure.
- Foreclosure protections.
- Home repair.
- Financing limits.
- Need to make specific recommendations regarding HUD vouchers, action plans
- Try to change cultural attitudes through advertising campaigns, education, meetings with editorial boards.
- New labels.
- Policies, legislation, education.
- Requiring fair housing education for municipal leaders.
- Federal funding.
- CDBG-R (DR?)
- Arts-based businesses funding.
- Economic development funding.
- Linking housing and economic activity through mixed use/neighborhood development.
- Building One Pennsylvania has a successful housing mobility counseling program engaging local NGOs to provide information to people considering moving to housing in unfamiliar areas. Counseling is also provided to landlords on how to accept vouchers. Similar programs exist in Chicago and the state of Washington.
- Jersey City point system allocates funding, tax credits, etc. among areas based on greatest need.
- Allow land banking in which a community has a say in what happens in their neighborhood.
- HCD Network in NJ has proposed land banking enabling legislation. The existing requirements that municipalities must sell property tax liens is a problem. CDCs should not be in competition financially.
- "School policy is housing policy" – David Rusk
- Encourage regional cooperation, private-public partnership for things including infrastructure, and private-sector investment.
- Education about political system/regulatory hurdles.
- Encourage discussion about the per capita benefits of projects/expenses (i.e., start conversation about monetizing value of regional investments).
- Changing the rules on Access Link - It "shadows" only local busses not NYC bound busses. Working to improve access to transportation to the senior and disabled communities. There are para-transit system available but with all the cuts they are not going to be able to meet the needs as more and more seniors chose to age in place. The disable community is also building more and more group homes and after the homes are build there looking for transportation.

- Increased opportunity for interdisciplinary conversations and trainings
Recommendations/strategies to change the value equations used in policy making (i.e., in terms of institutional food procurement, now local foods are being considered as an important variable to consider, not just low cost food items). Trainings - Health in All Policies workshop was very interesting - another such workshop would be of great value Engaging needed decision makers / professionals from across the spectrum of stakeholders Understanding and influencing the carrots and sticks that are needed to make real change Social marketing campaigns - increasing consumer awareness and demand for inclusive decision-making around these issues
- TNJ might be able to persuade the MPOs to score transportation and infrastructure investments/projects according to costs per beneficiary (which usually means per capita). This would help reduce the degree to which higher-density places (which are often lower-income) are effectively cross-subsidizing lower-density places.
- Demonstrating that opportunities exist. Providing data to stakeholders that can utilize information to market communities to developers or businesses. Provide information to change policies.
- TNJ can: Encourage friendlier sustainable policy which engages both Housing and Economic Activity; Continue to foster an assortment of stakeholders after the Grant period; Encourage sensitivity of urban planners.
- By clearly identifying the problem and the overt/covert/ latent racism that underlies it, and by demanding aggressive enforcement of the obligation to affirmatively further fair housing, TNJ can have a significant impact on these problems. Outrage will be generated, but that will force the issues to be addressed. Failure to expressly identify the problems - using less provocative terms - will allow the communities that need to change to stay the course instead.

7. What strategies are you and your organization implementing and how are they working or not working? How can TNJ learn from you and support the work you are doing?

Text Response

- Trying to create transportation plans for people placed in jobs in suburbia.
- Housing mobility counseling.
- Point system.
- Tax credit programs.
- Working with land trust for 99 year deed.
- Community engagement to educate municipal leadership.
- Abandoned property toolkit – a solution we are working on but so many obstacles including resourcing within the city.
- Financing for local community members to get foreclosed properties.
- Procurement systems need fixing; they are complex, a hindrance, lack of skilled local individuals to navigate the system.
- NRDC program.
- Urban League of Essex County program to train individuals being released from prison. Similar programs from Passaic County Community College and St. Paul's Community Development Corporation in Paterson.
- Tax credit can help people keep their homes from foreclosure.
- A major deficiency is that there are no programs to help remediate mold, lead, vermin problems.
- Failing infrastructure.
- Poor code enforcement.
- When change happens, bring in improvements.
- HCD Network of NJ abandoned properties initiative.
- Barriers to continued use of the NRTC program.
- Getting employers to participate in the training program AND employing those who complete the program. Painting, factory work, repairs are key training areas. Programs by Essex Urban League and Women Rising.
- Entrepreneurial help is in significant demand in Latin-American communities.
- Tim Evans (NJ Future) noted he is working on a report called "Places to Age" as an alternative to the idea of Aging in Place.
- Vivian Baker (NJ TRANSIT) discussed paratransit and AccessLink services.
- We are working to engage non-traditional partners like Para Transit / NJ Transit in future health initiatives.
- Safe communities, we are revitalizing distressed neighborhoods by renovating housing and working in partnership with the local police to create safe neighborhoods. PCDC utilize security cameras as well and local citizen to police their homes. TNJ can provide the data to ID neighborhoods with growth potential based on criteria TNJ has established.
- GW and BND are: --Assessing walkability and safe routes to schools: Outcomes can be increasing transportation alternatives while bringing health benefits and easier access to downtowns by our policies. --Increasing the amount of urban community gardens and programming to address nutrition and health. --Looking at Housing to Age in Place, assess deficiencies to be addressed in report to community.

8. In your work and travels, have you come across communities that are addressing their equity challenges well and can you recommend any that we should be looking at?

Text Response

- Neighborhood planning partnerships.
- Community land trust 99 year deed restrictions.
- Neighborhood planning – Fairmount Heights plan
- PCCC -- trade training.
- Baltimore and Jersey City code enforcement.
- NRTC planning and tax credit support; need more resources for neighborhood planning and implementation, expand cap to \$20 million.
- Living Cities in Newark; align with education.
- TriValley (Donna Orbach)
- Land Use/Circulation Plan in Montclair (funding)
- Disaster planning and risk analysis as an opportunity to create more regional frameworks.
- Neighborhood planning (NRTC) develops community capacity for transforming communities from within.
- Baltimore, MD for code enforcement program.
- Jersey City for an Excel-based collaboration tool.
- Chicago/Cuyahoga County, IL for code enforcement coordination with local CDCs.
- Inner suburbs are models of inclusion, but have been struggling and are becoming less inclusive.
- I believe what Elizabeth and New Brunswick have done was good. They had the internal system put in place along with companies willing to invest. Both implemented the resources available to them very well. I want to believe that Plainfield has the potential, if the stakeholders can come together to develop one set objective.
- We should perhaps be looking internationally....being in NJ we are limiting our scope.
- Not very many communities are addressing these issues well. As one Rutgers professor has said in relation to Abbott spending, NJ residents remain willing to spend billions of dollars to perpetuate segregation.

9. Other Comments?

Text Response

- "School policy is housing policy."
- Violence is a public health crisis.
- At future workshops we should include housing developers (consider "going to them").
- Safe communities, safe schools, safe transportation.
- Community engagement is key in advancing local schools and housing.
- Crime as a public health crisis (July NJ statute).
- Employment opportunities are required after trade school training.

10. Name and Contact Information (Optional)

Text Response

- Rosemary Nwabueze, Women Rising
- Ashaki Larkins, Urban League of Essex County, 973-624-9535x109
- Doug Greenfield, Jersey City
- Janani Shankaran, RPA
- Noreen Best, Director Bergen County Division of Community Development One Bergen County Plaza - 4th Floor Hackensack, NJ 07601 201.336-7200 Phone 201.336-7247 Fax nbest@co.bergen.nj.us
- Uche Akobundu, ucheoma@unitedwaypassaic.org
- Tim Evans New Jersey Future tevans@njfuture.org
- Feel free to give me a call to discuss our perspective relative to Bergen County: Domingo Senande Executive Director Housing Authority of Bergen County (O) 201-336-7603
- Lewis Hurd
- Jonathan Phillips, Groundwork Elizabeth, also on behalf of Vera Atkinson, Brand New Day. elizabethnj@groundworkusa.org 908-289-0262
- Connie Pascale 101 Dewey Street Toms River, NJ 08753 732-691-1076 cpascale24@gmail.com

11. Is there someone you think we should reach out to that wasn't at the first Regional FHEA Workshop?

Text Response

- Meeting with the many housing authorities across the state.



Agenda
FHEA Advisory Group Meeting
Friday, November 22, 2013, 1:00 – 2:30 pm
33 Livingston Ave, New Brunswick
Room 170

- I. Deliberation Phase *(60 min)*
 - a. Review of November 22 Regional FHEA Workshop
 - b. Agenda/Approach for Winter 2014 Regional FHEA Workshop #2
 - c. Discussion of how FHEA will be integrated into “Best Practices” Implementation Reports

- II. Decision-Making Phase *(30 min)*
 - a. Discussion of how the work of FHEA be used in RPSD and beyond

FHEA Advisory Group Meeting
Friday, November 22, 2013, 1:00 – 2:30 pm
33 Livingston Ave, New Brunswick
Room 170

Present:

Keith Miller, Manager Air Quality, Modeling and Forecasting, NJTPA
Archange Antoine – BuildingONE NJ
Ann Brady, Executive Director, PlanSmart NJ
Jerry Fried, Building ONE NJ
Vivian Baker, Assistant Director, Transit Friendly Land Use and Development, NJTransit
Tim Evans, Director of Research, NJ Future
David Aimen, Assistant Director of Planning and Technical Assistance, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
Miriam Salerno, Senior Research Specialist, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
Alisa Goren, Planner, PlanSmart NJ
Robert Kull, Planner, PlanSmart NJ
Zlata Kobzantsev, Planner, PlanSmart NJ
Vito Gallo, APA NJ Housing Committee
Scott Fishberg, Research Manager, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
Jon A. Carnegie, Executive Director, Alan M. Voorhees Transportation Center at Rutgers/TOGETHER North Jersey
Zenobia Fields, Department Director of Planning, NJTPA

- I. Data Analysis – Diverse and Inclusive Communities
 - Diverse and Inclusive communities definition must have the following 3 characteristics:
 - o Minority population share of 20-60%
 - o Multifamily housing unit share equal to or exceeding the regional median
 - o Renter-Occupied Housing Share equal to or exceeding the regional median
 - Objections about “inclusive” label
 - Are socioeconomic conditions included in diverse and inclusive definition/characterization?
 - What is the purpose of using this definition? Is it an economic argument?
 - o Economic argument for this is strong (versus business as usual) – less public resources to fund places that need a bit of help rather than places that need a lot of financial help (move to self-sufficiency within smaller geography; grow the middle)

- These communities are inherently less draining on public subsidies
- Is it just migrating to the mean?
- Is the list of diverse and inclusive communities too inclusive?
- Look at the factors that compose the definition separately
- The diverse and inclusive analysis seems more like a qualitative exercise
- Do diverse and inclusive communities mirror the vision/goals that emerge from the visioning process? If so, then Ok to proceed with this definition/analysis.
- Can this definition be based on density? Then bigger bang for your buck on public investment
- Diverse and inclusive communities are in transition
 - How can diverse and inclusive communities be preserved because in 50 years they may be communities of concern?
- What do communities look like to get consistently above average results?
 - Diverse and inclusive definition based on a community that is diverse, inclusive, and above average that exists rather than first setting characteristics (backing into well performing communities)
- If aspiration is a more equitable region, then is this definition/label a way to trend towards it?

II. Deliberations

- FHEA Workshop review
- Discussion of next topic report phase
 - A mix of things that people can do individually (like adopt a school) and things that we can do together
 - Seeing how disparities can be addressed by topic and then moved towards topic reports
 - Advisory group should meet after distribution of notes from the workshop and advisory meeting

Next Steps:

- Need to select one or two indicators for access to opportunity
 - Is there a better way to track progress?
 - Is there a surrogate for all the indicators that people can understand?
 - What are the one or two core TNJ indicators?

FHEA Advisory Group Meeting

Wednesday, October 22
10 am to 12 pm
Rutgers University, Bloustein School
33 Livingston Ave, New Brunswick
Room 369

Goal: Review the Draft FHEA, specific focus on the Strategies and Actions (Chapter 10) and integration into the RPSD. Discuss the next steps with public outreach and the development of program for the FHEA workshop.

Agenda

1. Discussion about the draft report
 - a. Overview: Executive Summary (10 min)
 - b. Strategies and Actions- Chapter 10: See discussion questions (75 min)
 - c. How FHEA will be integrated into RPSD (5 min)
2. FHEA Workshop (30 min)
 - a. Discussion of proposed activities (10 min)
 - b. Standing Committee integration (15 min)
 - c. Invite list and outreach (5 min)

Discussion Questions on FHEA Strategies and Actions

1. *After reviewing the strategies discussed in Chapter 10 of the FHEA, can you identify any important strategies that were not included or clearly articulated?*
2. *Are there any strategies identified in Chapter 10 that you believe are not feasible or will not work for the North Jersey region? Why?*
3. *Are the responsible parties that have been identified in the action tables appropriately designated? Are there important actors that are missing?*
4. *Do you think the strategies and actions have the appropriate level of details? Should we be more specific? Less specific?*
5. *Based on what you've heard about the RPSD, how do you see the FHEA strategies being incorporated?*

**FHEA Advisory Group Meeting
Wednesday October 22, 2014
10 am – 12 pm
Rutgers University, Bloustein School
33 Livingston Ave. New Brunswick, NJ
Room 369**

Present:

Arnold Cohen (HCDNNJ)
Tim Evans (NJ Future)
Peter Kasabach (NJ Future)
Simone Gore (NJ Transit)
Zenobia Fields (NJTPA)
Gerry Scharfenberger (OPA)
David Troutt (Rutgers – Newark Law School)
Anne-Marie Uebbing (HUD)
Brenda Edmondson (HUD)
David Aimen (Voorhees Transportation Center)
Miriam Salerno (Voorhees Transportation Center)
Bob Kull (PlanSmart NJ)
Alisa Goren (PlanSmart NJ)
Zlata Kobzantsev (PlanSmart NJ)
Vito Gallo (PlanSmart)

- Brief overview of why we are meeting and our primary goal to focus upon Chapter 10 Conclusions and Recommendations and clarify what is feasible, what needs more definition, etc. The meeting is also an opportunity to comment on other items in FHEA for which you may have questions or comments. Brief Overview of the Report by chapter walking through the Executive Summary given.
- Should all the groups being identified in the communities of concern definition, like low English proficiency, also have strategies and actions addressed towards them? Is there a plan to extract some strategies so it is clearer and better integrated into the RPSD? Is part of the plan to cull out a couple of high level strategies and actions and put them somewhere? We should take note of which actions are high priority and might get integrated into the RPSD.
- The term “communities of concern” is broader than what MPO uses to designate an environmental justice community. Board members might have issues with the terminology of communities of concern; elderly and carless households are included and they might not be in an environmental justice place. Some subregional members might conclude that communities of concern will get more funding. They might feel that the terminology mean that they are not “communities of concern”
 - The analysis shows [Table 6-10] that a majority of NJ lives in communities of concern – it’s not just minorities or low-income persons, but the persons who live in places that are identified as “high-minority” or high “low-income” places.
- Executive Summary should become something more readable instead of a list of what is in the report and key points.

- What was the narrative thrust behind the writing? Was it meant for people who would be doing the action? Or is it general audience?
 - There is a lot of factual information given; it is a backup for chapter 10. Each section tells a story.
 - The document fulfills guidance from HUD. The document could be simpler or more detailed; to some extent, it is meant to reposit the various trends, patterns, and disparities in access to opportunities to foster discussion through other media and venues.
- Is there an expectation that we could do a series of press releases? Editorialize it a little.
 - Other document can be prepared to provide a simpler discussion for other media and audiences.
- Chapter 5: Shadow market section is a little confusing and might need to be reworked a little.
- Should Chapter 10 explicitly say that the strategies and actions be prioritized towards the places that are discriminated against as discussed in Chapter 5, so that low income that are mostly minority get higher priority than low income places that are mostly white? To rectify past wrongs, it may be worth saying somewhere.
- Is there a role for the FHEA to be prepared by a municipality – not a regional document?
 - As this evolved, there was encouragement from HUD to create this as a document that could serve as FHEA for all the public housing authorities. To do that there were requirements, couldn't really elevate certain towns; to bring that level of local information would significantly increase the scope of effort and require additional outreach and data coordination.
 - It is important to understand the differences between an analysis of impediments and the AFH concept outlined in the proposed rule that was issued in July 2013 and expected to be adopted in Fall 2015. This FHEA is piloting a concept that could inform the AFH. AI will become AFH (assessment of fair housing) when HUD's AFFH rule is passed. The AFH will be more like the regional FHEA
 - Link to the AFH Tool that was very recently released for comment was circulated that gives further indication of the data indicators likely to be required to address in an Assessment of Fair Housing in the future should the rule be adopted.
 - The tool is in draft form. Some feedback from grantees about its complexity; concerned that it is too detailed; concern about a lack of "capacity" to address what would be required.
 - The final rule would provide a means for HUD to have greater leverage and disapproving funding to recipients who did not complete their AFH. There is no strong statutory hook in the legislation for compelling all the required factors to be part of an AI/AFH.
 - No grant recipient would want to be told that their efforts were insufficient; the plan would have to be in place to inform the Consolidated Plan. FHEO would have to be able to be sufficiently resourced to keep a timeline for review and comment or it will fall apart. It may not be realistic.
 - Discussion of the basis in law (Fair Housing Act of 1968) for the references to AFFH.
 - in truth, HUD would be loathe to not approve funding as it would damage the ultimate beneficiary of grant funding (rather than the community).
- Regarding strategies and actions recommendations:

- What scale of data collection? Need to be specific.
- There is a land use law in Portland, Oregon that compels plans to move towards addressing specific issues.
- Regarding a proposed strategy for a Regional Fair Housing Council, it would provide a convening body for PHAs, CDBG grantees and other affected stakeholders. Analogous to an MPO, it would be a convening body who share an interest in aligning federal funding and shared mission. A regional entity with capacity could produce some of the data and put the frame together to have the right conversation so that the local grantees are not overly burdened and can focus on what they are most knowledgeable. The forum provides a means for HUD and other to communicate requirements.
 - Through the plan we need to spell out how to make this happen. MPO can help with some of the data analysis but not policy decisions. Others would have to contribute.
 - Can create program a through ladders of opportunity at MPO.
- Could HUD provide funding or strategies to make it happen? Is there value in having a regional convening body? Would it be good to have some staff and some leverage through that agency? Is there a role for HUD or the state? NJTPA does not have that mission.
 - HUD might benefit from a regional convening body to discuss common issues of concern. It would be helpful to connect to the PHAs
 - Such a council would be OK, if they have some teeth – if they have ability to influence policy and funding, then worthwhile. If just talking heads than no.
 - Check out South West PA – they started a committee for housing. Chicago did it as well. Look at CMAP. There are conceptually are no objections to making it NJTPA, but they need the steps to do it. They are not as strong as CMAP.
- What is meant by short medium and long-term? It should match the RPSD and focus on 5 year period:
 - Short – under 18 months; Medium - 18-48 months; Long – More than 4 years
 - General agreement to accept this approach for next draft of the Chapter 10.
 - PHAs can work on a 3-year but generally decide to work on a five year cycle.
- Strategy 10.4.1: need nuance to this strategy about requiring inclusionary housing in every municipality. There are some places we don't want more affordable housing (because of existing high concentrations). Some low income places we want more market housing. Need to consider market conditions.
 - Could you define a bright line?
 - Yes, places that have poverty over X should not be required.
 - Housing that is coming in at a certain market level you need to include - like market luxury, then you have to include affordable.
 - We can't just blanket say that because we know that is not going to work or not going to help the problem.
- Need to also talk about the State. This is a big gap in the conversation. Need to disabuse ourselves that NJ will voluntarily desegregate, especially where there is a municipal lead.
 - If exclusionary zoning is a problem, then maybe a solution is to require every municipality to zone for every type of housing. This is done in Pennsylvania. This would be a State action – legislature. Or just have residential zoning and the builders decide what to build there. In

- PA there are land-use categories and some part of your municipality has to be zoned for each kind. That was enacted by PA legislature. It would have to be NJ legislature.
- Local control is really the evil behind so much of what we are trying to fix. The stick is federal money. How can you use federal money as an overall policy pronouncement to disincentivize the worst of local control?
 - The federal money is diminishing and many municipalities don't care. It makes sense to tie incentivizing local action to State discretionary funds.
- Actions are vague and seem like suggestions that people don't want to do. Wording needs to change to be more forceful, saying that things be required.
 - Need to be more specific about where in HUD actions should happen.
 - Need to clarify where responsibility lies and what is actionable and how.
 - Action plan should leverage existing mechanisms to work more smoothly
 - Need to talk about property tax structure, especially with burden of municipal infrastructure and schools. You can't take away people's ability to have a say in what is developed, especially the people who pay the most in property taxes.
 - Pennsylvania has a way of allocating property taxes that eliminates the fragmentation and spreads the benefits over a greater region.
 - Need to look at strategies, say what works, and what is a big idea. Need to look at the longer term costs to society and for NJ's sustainability. This could "help overcome localized inertia." There needs to be a cost conclusion in chapter 10.
 - Show the cost of NOT regionalizing. We have the data to do that. Need to identify the opportunity costs. That is the essence of sustainability and equity.
 - What can HUD-based things do to advance these objectives?
 - We also have recommendations that assume we have a bunch of money.... However there is no money right now, so the constraints need to be taken into account.
 - What about rewarding specific places that are well geared towards having higher density?
 - The Urban Transit Hub Zone program existed, but there was no money for it.
 - Need strategy that does what Urban Transit Hub Zones did. Need to steer jobs to be near transit, so they are also near housing that is near transit.
 - Should places be rewarded for being near transit?
 - Suggest that you add specificity to actions to coordinate with CEDS and the grants that are available to incentivize the actions.
 - References to TNJ consortium – how will this be in reality because the grant will sunset? Who takes responsibility for the Consortium?
 - Is OPA an appropriate lead to have on actions? OPA can take on some responsibility.
 - DCA should be part of the discussion
 - Need to create hooks back to existing mechanisms. The timing could be appropriate as NJTPA looks at new prioritization factors.
 - Need to more closely link actions/responsibility with the agency that would do it and where the responsibility would begin and end.
 - Regarding data handling committee:
 - Visualization responsibilities
 - Bldg. permits from DCA; DOT
 - Identify specific levers that could be changed and have meaning to people. For example, TIP programs, comprehensive master plans, etc...

- A strategy to strengthen the legislatively created Housing Commission for which appointments were never made.
- When do you want our comments?
 - Let's shoot for your comments back by the end of October. Please use track changes on the report and we will consolidate into a next draft. Looking not just for comments but for ideas and suggested language.
- Who else should review the document?
 - OPA circulates document to NJDCA after meeting.
 - PlanSmart circulates document to NJHMFA after the meeting for their review.

FHEA Workshop #2

Monday, December 15, 2014
10 am to 12 pm
Robeson Campus Center - Rutgers Newark
Bergen Room

Goal: Review the Draft FHEA, specific focus on the Strategies and Actions (Chapter 10) and integration into the RPSD.

Agenda

- 10:00** Introductions and Welcome
- 10:10** Overview: Executive Summary
- 10:20** Strategies and Actions- Chapter 10 Presentation
- 10:40** Break out into smaller groups to discuss Chapter 10 questions
- 11:30** Report Back and Next Steps

Regional FHEA Workshop Review Questionnaire

Monday, December 15, 2014

Robeson Campus Center - Rutgers Newark

Name and Organization (Optional): _____

We appreciate your comments and feedback on the FHEA effort.

We will address your comments as we refine the development of the report.

1. *After reviewing the strategies and actions discussed in Chapter 10 of the FHEA, can you identify any important strategies that were not included or clearly articulated?*

2. *Which strategies and actions do you think should have the greatest priority for Northern New Jersey?*

3. *Are the responsible parties that have been identified in the action tables appropriately designated? Are there important actors that are missing?*

4. *How should the FHEA be promoted and marketed? What should be the next steps for the FHEA?*

5. *How do you plan to approach the data and research element in the proposed AFFH rules, what role do you envision for a regional institution?*

Other Comments/Suggestions?

Please return this Comments Questionnaire Form to a Together North Jersey Project Team staff member at the end of the session. We understand that you may want additional time to review the reports and provide your comments.

Please forward the completed form to rkull@plansmartnj.org or fax to 609-393-9452.

FHEA Workshop #2

Monday, December 15, 2014, 10 am to 12 pm
Essex Room, Robeson Campus Center - Rutgers Newark

MEETING SUMMARY

David Aimen of Rutgers University convened the meeting with forty-three people in attendance. He stated that the goal of the meeting was to receive comments and questions concerning the Draft Fair Housing and Equity Assessment (FHEA) for the Together North Jersey region, with specific focus on the Strategies and Actions (Chapter 10) and integration of the FHEA into the TNJ Regional Plan for Sustainable Development (RPSD). Copies of the FHEA Executive Summary and Chapter 10 were provided. He narrated an opening Powerpoint presentation that provided an overview of the Together North Jersey project and the context for the FHEA.

Robert Kull of PlanSmart NJ followed with a presentation providing an overview of the FHEA, the FHEA planning process and chapters, challenges to fair and equitable housing (enforcement, outcomes, zoning, education policy, tax policy, and transportation policy), principles and vision for a response to challenges, and the scope of recommended strategies. Strategies were grouped into six objectives:

1. The Region Affirmatively Furthers Fair Housing
2. Housing Supply is Diversified to Meet Current and Future Demand for Housing
3. Access to Opportunity is Increased through Housing Mobility
4. Public Investment Creates, Connects, and Strengthens Access to Opportunity
5. Fair Housing Activities Are Substantially Increased through CDBG Funding
6. More Housing Opportunities are Available for People with Disabilities

Attendees were seated in four groups, and a questionnaire was distributed with the following questions to guide discussion and for completion following the meeting:

1. After reviewing the strategies and actions discussed in Chapter 10 of the FHEA, can you identify any important strategies that were not included or clearly articulated?
2. Which strategies and actions do you think should have the greatest priority for Northern New Jersey?
3. Are the responsible parties that have been identified in the action tables appropriately designated? Are there important actors that are missing?
4. How should the FHEA be promoted and marketed? What should be the next steps for the FHEA?
5. How do you plan to approach the data and research element in the proposed AFFH rules, what role do you envision for a regional institution?
6. Other Comments/Suggestions?

Discussions were facilitated by PlanSmart NJ staff. Participants were actively engaged and generally supported the concepts of the FHEA. Discussion was wide ranging and freely associated, and did not specifically follow the questions posited. Key areas of discussion included:

- The need for in-place economic development and public/private partnerships to provide jobs and increase household incomes;
- The need for more housing vouchers at higher Fair Market rates;
- The need for more landlords accepting housing vouchers;

- Needs of immigrant populations needed to be addressed;
- The FHEA needed to be made more clearly accessible to implementation agencies by providing model language and other specific changes;
- Implementation time frames;
- There were many concerns that “moving to opportunity” as currently implemented had encountered difficulties as households were removed from their familiar social support networks, therefore requiring significantly more housing mobility program resources to be successful.

The meeting was adjourned at noon. Eight questionnaires were returned.

Attendees (43):

Tony Agliata, Ocean County
 David Aimen, Bloustein School, Rutgers University
 Rehanna Azmi, Parsons/The New School
 Sutapa Bhattacharjee, NJTPA
 Martin Bierbaum, Rutgers University
 Joseph Billy, Summit Housing Authority
 Ann Brady, PlanSmart NJ
 Virgil Carello, Union City Housing Authority
 John Clarke, New Brunswick Housing Authority
 Arnold Cohen, Housing and Community Development Network of New Jersey
 Elisabeth Cook, City of Long Branch OCED
 Brenda Edmonson, HUD
 Danielle Esser, NJ HMFA
 Kaberia Fussell, Camden Housing Authority
 Vito Gallo, Planner
 Mary Lee Gilmore, Monmouth County Fair Housing
 Alisa Goren, PlanSmart NJ
 Fenesha Holmes, Housing Authority of Bergen County
 Eilleen Ingram Willis, Jersey City Housing Authority
 Suzanne Ishee, Center for Creative Placemaking
 Malcom Isler, Camden Housing Authority
 Jacob Jones, City of Long Branch OCED
 Laura Kirby, Monmouth County
 Zlata Kobzantsev, PlanSmart NJ
 Rosa Kohler, Jersey City Housing Authority
 Robert Kull, PlanSmart NJ
 Elizabeth Lower, Woodbridge Housing
 John Mahon, Bayonne Housing Authority
 Maria Marquez, Housing Authority of the City of Camden
 Keith Miller, NJTPA
 Ava Mitchell, Bayonne Housing Authority
 Deborah Mitchell, Franklin Housing Authority
 Gloria Purales, Union City Housing Authority
 Joyce Pydeski, Woodbridge Housing
 Alex Rivera, Thomas Edison State College
 Miriam Salerno, Bloustein School, Rutgers University

George Serio, Essex County Division of Housing and Community Development
Gerry Scharfenberger, NJ Office for Planning Advocacy
Eric Snyder, Sussex County Planning Division
Butch Struskiewicz, Monmouth County PHA
David Troutt, Rutgers Center on Law in Metropolitan Equity
Susan Ucci, City of Elizabeth
Kenneth Weeden, Somerset County Planning Division