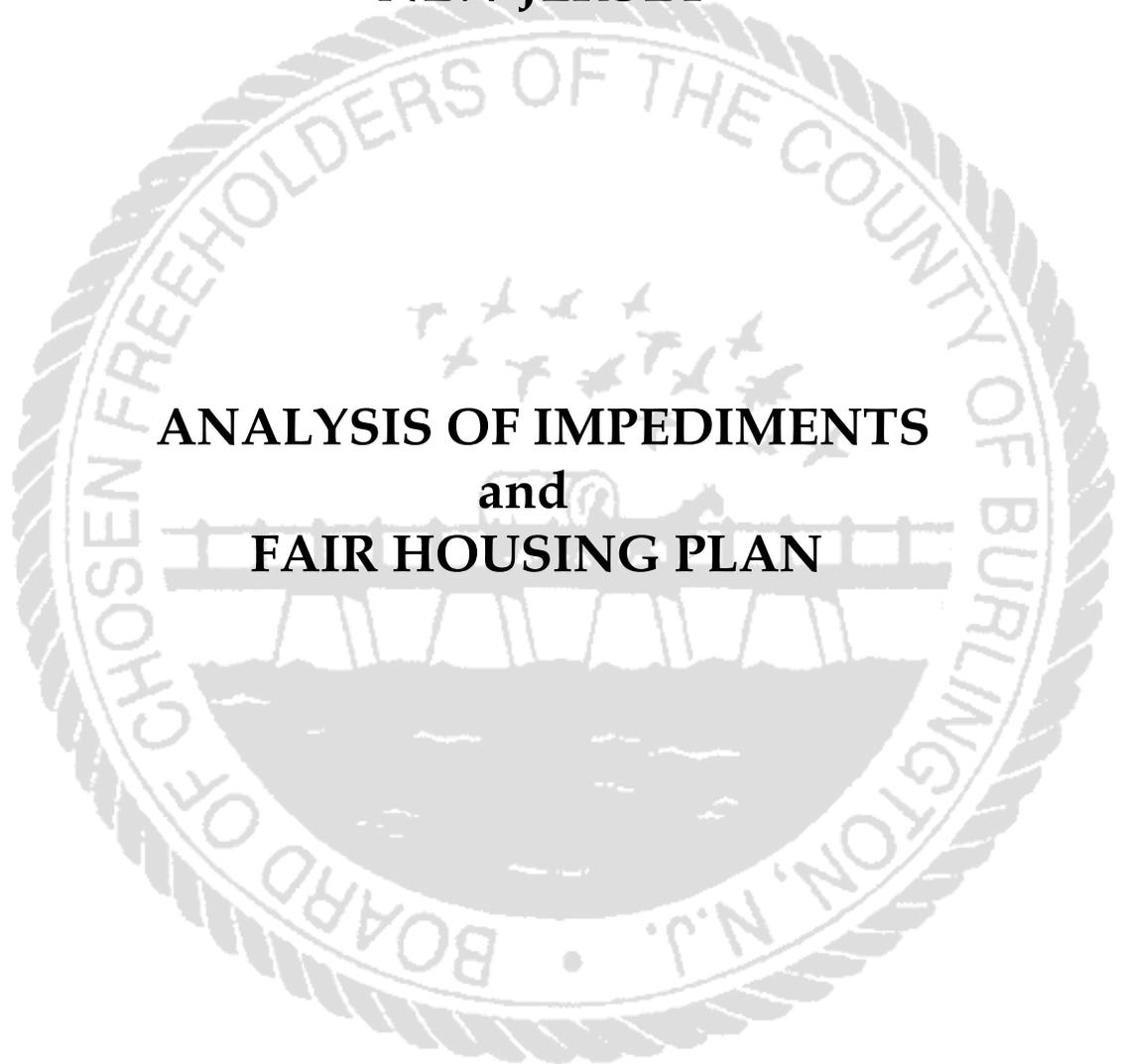


**BURLINGTON COUNTY
NEW JERSEY**



**ANALYSIS OF IMPEDIMENTS
and
FAIR HOUSING PLAN**

Prepared for the Board of Chosen Freeholders
by the Community Development Office

June 2010

Analysis of Impediments and Fair Housing Plan

The Federal Fair Housing Act of 1995 mandates that state and local governments applying for direct assistance develop a Fair Housing Plan that conforms to the US Department of Housing and Urban Development (HUD) requirements. The initial responsibility in developing a Fair Housing Plan is to conduct an Analysis of Impediments to Fair Housing Choice. This document sets forth the analysis and findings conducted by Burlington County. The analysis provided the basis for the development of a Fair Housing Action Plan to address identified impediments.

Housing free of discrimination is a right protected by state and federal laws. Impediments to fair housing choice are actions, omissions, decisions which restrict or have the effect of restricting choice or availability of housing because of race, color, religion, sex, disability, familial status or national origin.

The Analysis of Impediments is intended to review the opportunities and problems associated with choosing a place to live with the only criteria being affordability. The analysis seeks to identify legitimate problem areas experienced by protected classes and establishes a plan that includes specific, measurable objectives for improving opportunities for fair housing choice.

The Analysis of Impediments/Fair Housing Plan includes the following:

- An analysis of demographic, income, housing and employment data
- An evaluation of the fair housing complaints filed in the jurisdiction
- A description of impediments
- Analysis and Actions to Overcome Impediments

HOUSING AND MARKET CONDITIONS/COUNTY OVERVIEW

Burlington County is comprised of 40 municipalities and is the largest county in New Jersey by area, spanning from the Delaware River to the Atlantic Ocean. The largest area of the County is rural, comprised of farms and pinelands covering most of the eastern portion. The western part of the County borders the Delaware River and includes the most densely populated residential areas and the other industrial and commercial areas. Most of the communities in the riverfront corridor are fully developed with very limited potential for growth.

The middle region of the County has experienced considerable change in the last two decades, going from rural farmland and scattered residential, to increased residential and commercial development. The New Jersey Turnpike and Route 295, connecting major cities, run through this region, which has experienced the majority of the County's population growth and accompanying commercial and residential development. Commercial expansion has been primarily in the service and technology industries resulting in an increase in blue and white-collar jobs.

New residential development has ranged from single-family houses in the higher cost range to townhouse and condominium developments. The median value of housing has risen from \$122,500 in 1990 to \$137,400 in 2003 to \$283,700 in 2008 for owner-occupied properties, according to the 2008 American Community Survey. This shows a doubling in the appreciation of value in owner-occupied housing. The same survey showed median monthly rents increased from \$526 in 1990 to \$758 in 2000 to \$1,084 in 2008, for a 43% increase from 2000 to 2008. Median household income rates have only risen by 32% between 2000 and 2008, from \$58,608 to \$77,470. This shows that median property values and rents outpaced household incomes for the first eight years of the decade.

Three separate military bases merged to become Joint Base Dix-McGuire-Lakehurst on October 1, 2009. The former Army Post Fort Dix and McGuire Air Force Base occupied more than 31,065 acres of land within Burlington County. The former Lakehurst Naval Station and a portion of the former Fort Dix are in Ocean County. The Joint Base is the largest employer in both counties.

General Population

Over the 10 year period from 1990 to 2000 the population of Burlington County increased by 28,328 people, a growth rate of 7.17%. According to the 2000 U.S. Census, there were 423,394 people residing in Burlington County. Considering the County's unique character of redevelopment along the Delaware River in the west, growth and farmland preservation in the center, pinelands preservation in the east, and three years of national economic recession, using population trends to project current (2010) total and special cohort statistics is unreliable. Accurate updated statistics will not be available from the 2010 U.S. Census until 2012 or 2013.

Racial/Ethnic Characteristics:	1990	2000	Change	Change
Total Population	395,066	423,394	28,328	7.2%
White	324,903	331,898	6,995	2.2%
Black	56,868	64,071	7,203	12.7%
Native American	1,175	898	-277	-23.6%
Asian & Pacific Islander	7,553	11,522	3,969	52.5%
Other	4,561	6,255	1,694	37.1%
Latino (all races)	12,980	17,632	4,652	35.8%
Pop. in Households	380,910	409,222	28,312	7.4%
Households	136,554	154,371	17,817	13.0%
Non-Households Pop.	14,156	14,172	16	0.1%

Source: Population estimates from the 2000 U.S. Census Bureau.

The following projections are from the NJ Department of Labor projections through 2020:

Working Age Cohorts	2000	2020	Change	Change
Total Population	423,394	489,500	66,106	15.6%
Age 19 & Under	87,310	117,000	29,690	34.0%
Ages 20-34	80,113	101,500	21,387	26.7%
Ages 35-64	202,753	193,800	-8,953	-4.4%
Age 65 & Over	53,218	77,200	23,982	45.1%

Working Age Cohorts	2000	2020	Change
Total Population	100.0%	100.0%	0.0%
Age 19 & Under	20.6%	23.9%	3.3%
Ages 20-34	18.9%	20.7%	1.8%
Ages 35-64	47.9%	39.6%	-8.3%
Age 65 & Over	12.6%	15.8%	3.2%

The following estimates are from the 2008 American Community Survey:

Labor Force /Poverty Status	2000	2008	Change	Change
Pop Age 16 & Over	328,907	356,705	27,798	8.5%
Not In Labor Force	109,036	109,128	92	0.1%
In Labor Force	219,871	247,577	27,706	12.6%
Civilian	214,348	243,407	29,059	13.6%
Employed	205,886	227,351	21,465	10.4%
Unemployed	8,462	16,056	7,594	89.7%
Percentage	3.9%	6.6%	2.7%	69.2%
Military	5,523	4,170	-1,353	-24.5%
Under Poverty Level	19,280	22,613	3,333	17.3%
Under Poverty Level	4.7%	5.3%	0.6%	12.8%

Eleven of the County's 40 municipalities have minority populations that are higher than the County's as a whole. Available information reveals that there are no neighborhoods or other locations having minority populations that are concentrated to an extent where targeting of affordable housing initiatives is warranted to ameliorate distress or bring about deconcentration. The determination that an area of minority concentration does or does not need special initiatives is based upon a combination of factors including income levels, crime and blight.

The median income of households in Burlington County (2006-2008 American Community Survey 3-Year Estimates) is \$75,679. 5.1% of the total County population of 432,935 people fell below the poverty level.

In 2008, there were 164,958 households in Burlington County. The average household size was 2.63 people. Families made up 70.29% of the households, while 29.71 were non-family households, most of whom were people living alone. Of the 164,958 occupied housing units, 76% (129,680) were owner occupied and 21.4% (35,278) were renter occupied.

The median monthly housing costs for mortgaged owners was \$2053, non-mortgaged owners was \$753, and renters \$1,057 with the overall median monthly housing costs for Burlington County residents of \$1,484.

According to a report titled "Out of Reach" published by the National Low Income Housing Coalition, the estimated rent on a typical two-bedroom apartment in Burlington County is \$1,202 per month. This means that a worker would need an hourly wage of \$19.33, more than 2-1/2

times the minimum wage of \$7.25. Using these statistics, 41% of renters in Burlington County are unable to afford a two bedroom apartment at fair market rent.

As previously stated, Burlington County's median household income in 2008 was \$75,679. 31.2% of the households' in Burlington County earn less than \$50,000 annually. 34.6% of the households earn between \$50,000 and \$100,000. 32.9% of housing units with a mortgage have a value greater than \$300,000, with the median value of an owner occupied dwelling of \$137,400.

According to the Federal Reserve Bank of New York, as of the fourth quarter of 2009, 5.2% of mortgages in Burlington County are delinquent for more than 90 days. In addition, 1.7% of bank cards are delinquent for more than 60 days (a bank card is defined as a credit card account available at banks and repayable in installments.)

Burlington County has seen the number of home sales decline each year, while the median and average price for these homes has increased. In 2005, total home sales were 5,485 with a median price of \$145,900 and average price of \$184,560. The statistics for 2008 paint a much different picture with home sales declining to 4,187, median price of \$219,900 and an average price of \$268,336.

With Burlington County's large area (804 square miles) and vastly different economic influences, the average sales information per municipality shows a wide range of average home prices. Based on the statistics for single family homes sold during 2008, the lowest average price for homes was recorded by Burlington City (\$151,840), closely followed by Riverside Township (\$157,790) and Willingboro Township (\$160,970). The highest average sales price was found in Moorestown Township at \$554,590.

EVALUTION OF COMPLAINTS

The Fair Housing Act provides that once the Department completes its investigation of a complaint, ...” The Secretary shall ... determine based upon the facts whether reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.”

The Act, however, does not define “reasonable cause”. A case can be made that reasonable cause exists when one can conclude based on all relevant evidence, viewed not as an advocate for either complainant or respondent but rather objectively in light of the Act's prohibitory language and case law that violation may have occurred. It exists when FHEO can conclude based on all relevant evidence that a violation may have occurred.

The fact that a fair housing complaint is filed does not mean that discrimination has occurred. During the period 2004 to 2010 forty-three (43) complaints were filed in Burlington County:

- More than half (23) of all fair housing complaints in Burlington County were ultimately dismissed under a “No cause determination.” In other words, discrimination was found to be sufficiently unlikely, such that there was no cause for further investigation.
- A third (12) of the complaints was closed administratively with no finding.
- Four (4) of the complaints were closed because conciliation or settlement was successful.
- In 7% (3) of the case, the complaints were withdrawn by the complainant with relief.
- During the past six (6) years, one case in Burlington County was found to have cause.

CONDUCTING THE ANALYSIS OF IMPEDIMENTS

Impediments to fair housing choice are actions, omissions, decisions which restrict or have the effect of restricting choice or availability of housing because of race, color, religion, sex, disability, familial status or national origin.

A survey questionnaire was sent to 56 organizations to identify information, studies and data relevant to the analysis. The organizations included ranged from housing developers, local non-profit service organizations, housing and human service providers, minority organizations, and community groups.

A public forum was held to generate views and opinions from the community at large. The forum, “Opening Doors to Housing without Prejudice”, also featured speakers from housing counseling agencies, the real estate profession, and State mediation services. The forum was developed to both generate views and opinions on the Analysis of Impediments, and Fair Housing Plan along with providing an informational source for those who may be facing discrimination issues or who may be inadvertently exhibiting discriminatory practices. A notice was published in the local newspaper, the *Burlington County Times* and the notice was mailed to organizations, both public and private. A summary of the forum and comments received is attached to this plan.

Information and data sources that were used in research include:

- 2006-2008 American Community Survey 3-Year estimates
- National Low Income Housing Coalition (NLIHC) “Out of Reach 2010”
- TREND Multiple Listing Service
- Federal Reserve Bank of New York, 2009 4th quarter statistics
- Burlington County 2010-2015 Consolidated Housing and Community Development Plan (Draft)
- 2000 Census Data
- Council of Affordable Housing status reports
- HUD report on Title VIII Complaints

“Fair Housing Planning in America” (HUD Fair Housing Planning guide)

IMPEDIMENTS

Impediments identified through the analysis and consultation process include:

- Housing discrimination
- Complaint Process
- Lack of Decent Affordable Housing
- Lending practices
- Transit linkages

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

Impediment - Housing discrimination

Although sometimes difficult to document, discriminatory behavior exists affecting primarily the disabled, families with children, and people of color. Persons seeking homes, along with landlords, are sometimes unaware of federal and state fair housing laws. They also remain unfamiliar with protections offered to seniors, disabled, and other special needs populations, as well as families and protected classes.

From the comments received, it appears that although discriminatory practices are becoming less blatant and obvious to those seeking homes, more subtle discriminatory practices may be prevalent. Identification of housing discrimination becomes more difficult and results in undercounting the number of discriminatory practices.

Housing discrimination doesn't always mean having a door slammed in your face or a bigoted remark directed your way. Unsuspecting renters or home buyers may be politely turned away from the housing of their choice, even though they are qualified. This would include steering (behaviors by real estate agents that differentially direct clients toward particular neighborhoods and away from others on the basis of race or ethnicity).

Analysis

Whether real or perceived, survey responses and community consultations reflect the belief that practices of discrimination in marketing both rental and for sale properties based on race/ethnicity, disability, age, and familial status still exist.

Once again, most respondents identifying racial/ethnic discrimination, along with discrimination based on familial status and disability were agencies that work with low and moderate income people. Their responses reflected that it was, at times, unclear as to whether discrimination was based on low income status or race. Rental property owners appear to be reluctant to rent to families with children because of anticipated high

maintenance and repair incidents. In addition, housing choices for larger families is limited because of the limited number of properties with more than two bedrooms.

In its 2007 New Jersey Fair Housing Report, the New Jersey Office of the Attorney General, Department of Law & Public Safety, Division on Civil Rights noted an increase in the number of complaints alleging discrimination based on disability, source of income and familial status. During the period 2004-2007, the number of disability related cases has grown to represent more than 40% of the Division's housing cases. This mirrors the trend at HUD, which now also reports disability discrimination as the most frequent basis for its housing discrimination complaints under the Fair Housing Act.

Landlords are reluctant to either undertake or permit others to undertake modifications to their properties to accommodate disabled renters. This reluctance has more to do with their limited financial resources to finance the modifications and the permanence of the modifications after the disabled tenant no longer resides in the property.

According the New Jersey 2007 Fair Housing Report, "lawful source of income cases ... now account for approximately 22% of the housing cases under investigation." Resistance to renting to persons receiving government assistance is all too common; welfare recipients have the most difficulty due to their inability to afford prevailing rents, while Housing Choice Voucher recipients (Section 8) are often viewed as welfare recipients.

Actions to Overcome Impediments

Housing Counseling services along with advocacy and assistance with discrimination problems for low and moderate income people is available through many service providers in the County's non-profit network. Referrals will be made to Burlington County Community Action Program (BCCAP) Housing Counseling Program, Burlington County's Consumer Affairs Office, Legal Aid, and Servicios Latinos de Burlington County. Community Development Block Grant Program funds are provided annually to fund an on-going Housing Counseling Program administered by BCCAP, a HUD Certified Housing Counselor.

Burlington County will continue to provide information about fair housing to landlords. In addition to the recent Fair Housing Forum, Burlington County will continue to work with affordable housing providers to reach renters most likely to be affected by Fair Housing issue. This may include displaying posters, distribution of flyers and workshops. Burlington County's Community Development Office will continue to prepare and distribute sample proclamations in observance of Fair Housing Month and request that the municipalities join the County in their issuance.

Funding provided through Burlington County's HOME Investment Partnership Program has been used effectively to promote and finance construction/rehabilitation of rental housing for large families and the disabled. The County will continue to support those

affordable housing projects that target families and those with mobility and developmental disabilities.

Programmatic efforts by Burlington County's Board of Social Services Housing Voucher Choice Program to educate and inform landlords to promote fair housing practices are on-going. In addition, the Burlington County Board of Realtors will serve as liaison and technical advisor to engage professional real estate organizations in conducting education and outreach programs targeted to rental property owners and managers.

Impediment – Complaint Process

Complicated laws and regulations, slow complaint procedures and inadequate enforcement pertaining to fair housing and civil rights are cited as impediments. Public perception, as evidenced by comments received, indicates that minorities believe that there is little protection from discrimination in the housing arena. This perception is most likely fueled by complicated laws and regulations along with inadequate government assistance to train and support the public as to their rights and the complaint process to follow.

Analysis

The mechanisms for promoting fair housing practices and enforcement of laws affecting the rental housing market are inadequate. At Burlington County's Fair Housing Forum, the Burlington County Realtor's association iterated that extensive mechanisms are in place and that the barriers have generally been overcome in the for-sale housing market. Success is attributable to a combination of training, licensing, enforcement and community education that is in place for real estate agents/brokers.

Rental properties, however, are rarely marketed by agents/brokers. In addition, there is no professional association or licensing requirements through which rental property investors are educated regarding the laws or professional practices required.

Actions to Overcome Impediments

Housing Counseling Services are available to low and moderate income people through the Burlington County Community Action Program (BCCAP). This program is partially funded, and will continue to be funded, annually by the County's Community Development Block Grant Program. The services provided by BCCAP's Housing Counseling Program include advocacy, assistance in resolving tenant/landlord disputes, promotion of tenant associations, distribution of fair housing information and assistance with filing discrimination complaints.

Consumer complaints are also received and investigated by Burlington County's Consumer Affairs office. Consumer Affairs investigates and mediates consumer complaints filed with the office and presents consumer education programs to schools,

senior clubs, and both private and public associations. It also distributes consumer protection information to the general public and liaisons with county, local, state and federal enforcement agencies to protect the marketplace.

The Burlington County Realtors Association conducts education programs regarding fair housing laws and civil rights.

Impediment – Lack of Decent Affordable Housing

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

Analysis

The elderly, disabled, and homeless are especially affected by this issue. As a result, a significant share of households is cost-burdened while overcrowding remains a pressing concern in many areas. Income restricted housing units, both rental and owner occupied, are in high demand, often with lengthy applicant lists far in excess of any inventory.

New Jersey became a battlefield for affordable housing in 1975 when the “Mount Laurel” decision required New Jersey townships to provide their “fair share” of low-income housing, including the rehabilitation of substandard units. This was followed by the “Mount Laurel II” decision in 1980 that set up of regulatory system outside of the courts to mandate a specific number of low cost housing units in each municipality.

During the subsequent thirty years, multiple rules and regulations enacted by COAH (New Jersey Council on Affordable Housing), the agency charged with the oversight of affordable housing construction, attempted to address the needs and concerns of the public, municipal governments and the housing industry. Most recently, New Jersey’s newly elected governor has sought the elimination of COAH and legislative efforts to revise affordable housing obligations is underway leaving the future of affordable housing production in limbo once again.

The insufficient Federal and State resources for affordable housing initiatives, high property taxes (New Jersey ranks highest in the nation per capita and 2nd highest as a percentage of income), and restrictive zoning ordinances have also had a deleterious affect on the decent affordable housing inventory.

Actions to Overcome Impediments

As outlined in the 2010-2014 Consolidated Plan, Burlington County supports the creation of affordable housing, for both renters and potential home buyers through its funding of affordable housing developers and homebuyer assistance through its HOME Program.

A significant number of affordable housing units have recently been or will be constructed/rehabilitated in Medford, Evesham, Delanco, and Cinnaminson where minority and poverty density is low. In addition, scattered site housing for developmentally disabled persons has been funded and several additional sites have been identified as funding prospects.

Burlington County continues to collaborate with developers, both non-profit and for profit, with their production of more affordable housing serving extremely low-, very low-, and low-income households and special needs populations. There is an excellent network of Community Housing Development Organizations (CHDOs) working in various parts of the County, with two of those CHDO's certified within the past year.

Through the First Time Homebuyer Program funded through the HOME Program, Burlington County has been an active participant in assisting Burlington County residents in their realizing part of the American Dream of home ownership. Mandatory housing counseling for first time homebuyers has assisted households in setting savings goals, eliminating credit obstacles, and understanding homeowner responsibilities. Staff from the Community Development office participates in counseling/classes. Burlington County Community Development office will continue to promote and expand affordable home ownership opportunities in Burlington County through the centralizing of information, providing access to banks and other lenders and participation in housing counseling programs.

The Housing and Community Development Network of NJ and the Burlington County Advocacy Team hosted the "Burlington County Housing Choices Showcase Bus Tour." The tour showed participants a variety of housing styles, including rental units, owned homes, single family detached and multi-unit complexes, and family as well as senior development. The purpose of this tour was to showcase not only the variety but also the high quality of homes affordable to people at varying income levels, including senior citizens and people with disabilities. This tour provided the opportunity to see how neighborhoods are managing redevelopment, and how expanding local housing choices can benefit the community. The Burlington County Community Development office also participated in this effort by addressing the riders, along with a Burlington County non-profit developer, a representative from Fair Share Housing, Housing, and others.

The County also operates an active Home Improvement Loan Program that assists Burlington County homeowners in correcting substandard housing conditions and to eliminate health and safety hazards. This program has been instrumental in improving the housing stock within Burlington County and keeping it affordable for Burlington County's low and moderate income families, especially seniors and disabled.

Impediment – Lending Practices

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

Analysis

Both nationally and within the County, the use of sub-prime mortgages has increased. Households of color are disproportionately likely to obtain sub-prime mortgage financing. At the same time, the backlash from the sub prime lending practices and the subsequent foreclosure crisis, banks have tightened their lending guidelines to the point where obtaining a standard fixed mortgage is often very difficult. This further impedes the process of acquiring affordable housing for those low and moderate income families. Fair housing access could be compromised when banks and other lending institutions engage in discriminatory lending practices that result in the denial or discouragement of homeownership, or the loss of homeownership through foreclosure.

Typically, products that target lower-income and credit-impaired borrowers have higher interest rates and less favorable terms than the conventional prime loans that serve the mainstream market. Many families with over priced loans have discovered that they are unable to make mortgage payments, which has resulted in foreclosures. Foreclosures in three municipalities within Burlington County appear to have root causes of over-valuing the market value of the home by inflating the appraisals, making it difficult for the borrower to sell the home and repay the mortgage in times of distress. In addition, the presence of sub-prime lenders in these communities, clustered in low-income, minority neighborhoods has become all too common.

Actions to Overcome Impediments

While the private lending market is outside the purview of the Burlington County Community Development office, it can partner with other agencies to eradicate discriminatory mortgage lending. Partnering could include, but not be limited to, supporting educational and outreach efforts, and to encourage the enforcement of lending regulations.

Recognizing that an educated consumer is the best safeguard against financial impediments, the Burlington County Community Development office will continue its participation in seminars and forums sponsored by non-profit agencies, the Burlington County Consumer Affairs, and the NJ Judiciary Foreclosure Mediation Program.

Education about loan requirements and budgeting may help potential homebuyers to understand how to improve their chances of receiving a mortgage loan and how to

mitigate the damaging effects of poor credit history. Currently, the County encourages potential homebuyers to utilize the services of HUD approved Housing Counseling Agencies including Burlington County Community Action Program (BCCAP), which offers scheduled classes periodically throughout the year, and Consumer Credit Counseling of Delaware Valley, which offers one-on-one counseling courses. These programs provide information on predatory lending and counsel potential borrowers about the risks of carrying high levels of consumer debt along with information on accessing government-sponsored and subsidized loans.

Participation in the County's First Time Homebuyer Program requires that each homebuyer receive training from an acceptable homebuyer training program and receive a mortgage from a participating lender. In addition, the first mortgage cannot bear unacceptable terms, such as balloon payments, excessive points or down payment requirement or an interest rate that is more than 1% over the prevailing market rate. Finally, the purchase price cannot exceed FHA limits.

Burlington County will continue to support financial training and homebuyer assistance programs in addition to maintaining a list of partner lenders that can help buyers access appropriate lending vehicles.

Impediment – Transit linkages

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

Analysis

Fixed route bus and rail service is not readily available in suburban and rural areas of Burlington County. Although many residential areas and work-related destinations are located close to public transit services in some areas of the county, for a large geographic area, such services remain unavailable. Especially in those rural areas, available, attractive and affordable housing might be inaccessible to persons in need, because of lack of personal and public transportation.

The shortage of easily available, affordable and accessible transportation options can serve as a limitation on the ability of certain segments of the population. Groups experiencing transportation difficulties include senior citizens, people with physical disabilities and mental illness, low-income families and any others without access to their own car.

According to recent studies, New Jersey experiences the third longest commuting times in the nation. According to the Center for Neighborhood Technology's study of 337 metropolitan areas, you must factor in the cost of transportation associated with the location of homes to gauge their affordability. Though housing alone is generally

deemed affordable by the 30 percent-of-household-income standard, the center has delineated an affordable range for housing and transportation as combined costs that consume no more than 45 percent of household income. Even moderate income households within the county would find this to be an impediment in their ability to make a personal housing choice that is within their economic means.

Although New Jersey boasts the most developed public transportation system in the nation, Burlington County transit linkages are still lacking.

Actions to Overcome Impediments

Burlington County has made progress in the last decade in establishing transit linkages within the county. New Jersey Transit completed the “River Line”, a diesel light rail system that connects the cities of Camden and Trenton, running through Burlington County’s western most municipalities along the Delaware River corridor. The River Line stops at the PATCO Speedline allowing passengers to transfer to and from this connection to Philadelphia and in Trenton allowing transfer to NJ Transit’s Northeast Corridor Line with its terminus in New York City. Currently weekday ridership is 9,000 trips, the system’s capacity. New Jersey Transit has proposed several possible extensions and stations to the river Line in order provide other linkages.

Burlington County operates transportation services for their residents through several departments. This includes the BurLink system that provides transportation in locations where NJ Transit provides limited bus service or in rural areas where there is no bus service at all. The BurLink also provides feeder service to the River Line stations and connects with NJ Transit at key locations. The integration of service shows the coordination that provides for affordable transportation to residents in areas of need.

The Burlington County Community Development office provides funding annually for the County’s BCTS (Burlington County Transportation Service). BCTS is a demand-responsive reservation service for residents over the age of 60 and the disabled.

Other County agencies providing transportation services include the Burlington County Board of Social Services and the Department of Military and Veterans Services, both of whom provide transportation for their clients, many of which are Medicaid recipients.

In addition, four of Burlington County’s municipalities provide transportation for their residents. However, the service areas for these municipal transportation programs are limited to the town boundaries. Private, non-profit Human Service Agencies also provide limited transit services primarily to the elderly and disabled populations.

Funding is the major key to providing transportation service for our senior, disabled, disadvantaged and rural residents of Burlington County. Many sources are utilized but more must be identified. Public systems are finding increased demand from all passenger groups, which may result in reductions in service. Notwithstanding the funding limitations, Burlington County has identified as goals the provision of a

dedicated vehicle and driver in rural areas for connection to existing services such as BurLink, BCTS, Access Link and NJ Transit routes. A statewide web site with maps detailing all routes is also envisioned.

FAIR HOUSING SURVEY

FAIR HOUSING SURVEY

The following best describes your agency (please check one):

- | | |
|--|---|
| <input type="checkbox"/> Public Housing Agency | <input type="checkbox"/> Non-Profit Housing Developer |
| <input type="checkbox"/> Housing Authority | <input type="checkbox"/> Non-Profit Housing Agency |
| <input type="checkbox"/> Housing Industry | <input type="checkbox"/> For-Profit Housing Developer |
| <input type="checkbox"/> Consumer | |

Impediments to Fair Housing Choice are broadly defined as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the available of housing choices; and
- Any actions, omission, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis or race, color, religion, sex, disability, familial status or national origin.

1. Based on the definitions above, please rank the levels of Government from highest to lowest that you see as contributing toward the impediments to Fair Housing Choice. (Use 1 for the highest and 3 for the lowest).

Federal State Municipal

2. Which of the following do you see as the best method to reduce impediments to Fair Housing Choice?

Laws Regulations Administrative
policies and procedures

3. Of the protected classes, please rank which classifications are most subjected to Fair Housing Impediments. (Use 1 for the highest and 7 for the lowest).

Race Color National Origin

 Religion Gender Families Disabled

4. Pertaining to the housing industry's private sector, please rank the following from highest to lowest that you see as contributing factors toward impediments to Fair Housing Choice. (Use 1 for the highest and 6 for the lowest).

Deliberate Actions Inadvertent Actions Deliberate Omissions

 Inadvertent Omissions Deliberate Decisions Inadvertent
Decisions

5. Based on the definition of Impediments to Fair Housing Choice, please rank the levels of Government, from highest to lowest, as you see as helping to reduce the impediments to Fair Housing Choice. (Use 1 for the highest and 3 for the lowest).

___ Federal ___ State ___ Municipal

6. In the space below, please list those sectors of the private housing industry that you believe are best suited to reduce impediments to Fair Housing Choice.

7. By using the concepts below as reference points, please rank the list of the four impediments that your agency most frequently experiences concerning Fair Housing Choice. (Use 1 as the highest and 4 as the lowest. If your agency has had no experience, please write “none”),

___ Complicated laws and regulations, slow complaint procedures and inadequate enforcement pertaining to Fair Housing.

___ Discriminatory denials of housing availability by rental property owners/managers.

___ Steering reflected in public policies and actions which affect approval of sites for the provision of affordable housing.

___ Resistance to siting group homes for persons with disabilities.

8. In the space below, please elaborate on any additional issues or concerns that your agency experiences regarding Fair Housing Choice.

May a representative from the Community Development Office contact you for a follow through interview?

YES NO

Telephone Number with Area Code: _____

FAIR HOUSING FORUM ANNOUNCEMENT

OPENING DOORS TO HOUSING WITHOUT PREJUDICE

You are invited to attend a forum on building a better community through overcoming discrimination.

Please join us in a forum about overcoming discrimination in housing

DATE:	Thursday, May 6, 2010
TIME:	5:30 PM
PLACE:	Human Services Facility 795 Woodlane Road Westampton, NJ Lecture Hall A

Panelists will discuss housing discrimination and possible remedies

PANELISTS

Caroline Petrilla, Mediator
State of New Jersey
Office of Dispute Management

Eugenia "Jean" Bonilla
Burlington/Camden Realtors
Association

Silas Townsend, Executive Director
Burlington County Community Action Program
(BCCAP)

Kevin D. Walsh, Esq.
Fair Share Housing Center

OPEN DISCUSSION

All attendees are invited to ask questions and share their views and ideas on how attitudes and discriminatory practices can be overcome

Persons requiring special assistance to participate in the forum due to condition of handicap or disability may contact Karen Trommelen at (609) 265-5072. to make arrangements. Requests for special assistance should be made by April 23, 2010



HABRIENDO PUERTA A VIVIENDAS SIN PREJUICIOS

Usted está invitado a asistir a un foro sobre el desarrollo de una mejor comunidad a través de la superación de la discriminación hacia todos en las viviendas.

Por favor únase a nosotros en un foro sobre superación de la discriminación en la vivienda.

FECHA:	Jueves, 6 de Mayo de 2010
HORA:	5:30 PM
LUGAR:	Human Services Facility (Cerca de la Ruta 541) 795 Woodlane Road Westampton, NJ Lecture Hall A

El foro presentará panelistas quienes hablarán sobre la discriminación de viviendas y los remedios posibles.

PANELISTAS

Caroline Petrilla, Mediadora
State of New Jersey
Office of Dispute Management

Eugenia "Jean" Bonilla
Burlington/Camden Realtors
Association

Silas Townsend, Director Ejecutivo
Burlington County Community Action Program
(BCCAP)

Kevin D. Walsh, Esq.
Fair Share Housing Center

DISCUSSION ABIERTA

Todos los asistentes están invitados a preguntas y compartir sus opiniones e ofrecer ideas sobre cómo pueden ser las actitudes y prácticas discriminatorias superadas.

Personas que necesiten asistencia especial para participar en el Foro debido a la condición de desventaja o discapacidad, o inhabilidad para hablar inglés pueden ponerse en contacto con Karen Trommelen al (609) 265-5072 para hacer arreglos. Las solicitudes de asistencia especial deben realizarse por el 23 de abril de 2010.



FAIR HOUSING FORUM MINUTES

OPENING DOORS TO HOUSING WITHOUT PREJUDICE
A Fair Housing Forum
May 6, 2010 - 5:30 PM

- Panelists: Caroline Petrilla, Mediator, State of New Jersey Office of Dispute Management
Eugenia Bonilla, Burlington/Camden Realtors Association
Silas Townsend, Executive Director, Burlington County Community Action Program
Kevin Walsh, Esq., Fair Share Housing Center
- Attendees: Heshim J. Thomas, Superior Court of New Jersey, Burlington
Lynne Devine, South Jersey Legal Services
- Staff: Karen Trommelen, Program Supervisor, Burlington County Community Development Office
Linda Horner, Secretary

Ms. Trommelen welcomed those in attendance. She stated that the purpose of the forum is mandated by CDBG and HOME regulations to create a fair housing plan. Burlington County's Fair Housing Plan is being updated this year. Fair housing is defined as housing free of discrimination. Actions, omissions and decisions can limit fair housing. Discrimination can occur in the rental market, by real estate practices, a "Not in My Back Yard" attitude and zoning regulations. Panelists have been invited to give their perspective on discrimination and housing choices based on their knowledge and experience.

Caroline Petrilla, State of NJ Office of Dispute Management (609) 292-1773
How the Office of Dispute Settlement can assist in housing matters:

Ms. Petrilla comes from the State of New Jersey Office of Dispute Management, which is an executive branch of the Judiciary. The Mediation Office offers several services which include direct mediation within the courts, program development, consultation services and training. The office handles no criminal cases, only civil. Housing disputes are often directly mediated and the office acts as a neutral facilitator to help all parties reach an amicable resolution. Housing disputes may be large or small and may be solved with mediation or litigation.

Mediation serves as a balanced arena to help parties be empowered and come to the decisions that are right for all involved and offers a positive alternative to a negative dispute. The office has an advocacy component as well as a mediation component and also mediates accessibility issues and can effectuate systemic changes in the development of beneficial programs. The office also acts as a program manager and prepares all parties for court. They also administer three home warranty programs and have trained arbitrators for disputes to home warranty claims.

Although there are fees involved upwards of \$250 an hour, the fees help offset some of the program costs. Those that are found indigent or which include a public entity can have the fee waved.

Mr. Thomas asked if the office has stepped up to a more aggressive approach for mortgage foreclosure assistance, especially in areas of high foreclosure rates. Ms. Petrillo stated that they try to target those areas with people in need most; however, only 5% of people facing foreclosure contest the process. They are attempting to create a program that interacts with the interfaith community to help them get the word out.

Eugenia Bonilla, Burlington/Camden Realtors Association Realtor Obligations – Duties to the Public

Ms. Bonilla is a licensed Realtor in the state of New Jersey. Realtors are bound by a code of ethics. Bound by this ethics, realtors must promote the interests of the client and are responsible for treating all parties fairly. Realtors cannot willfully discriminate and cannot deny equal services. If any hint of discrimination is evident, the Realtor must deny service. According to the Standards of Practice, Realtors cannot give information to potential clients on the makeup of a neighborhood. Information on the demographics of a neighborhood must be provided from an independent source. Fact sheets are made available to the Realtors to be sure demographic information is provided in a consistent manner from a reliable source. Failure to follow these rules can lead to sanctioning.

Ms. Trommelen asked what the sanctioning entailed and if a realtors' license can be revoked. Ms. Bonilla stated that there is a grievance committee which reports to the Professional Standards Committee. Discipline can involve fines or ethics training. Ms. Bonilla stated that licenses cannot be revoked by the Board but recommendations can be made to the NJ Real Estate Commission. The sanctions are made public on the REC website.

Mr. Walsh asked what steps a Section 8 client who has been discriminated against may take. Ms. Bonilla stated that they can report the matter to the Division of Civil Rights, the New Jersey Attorney Generals Office or the New Jersey Ethics Commission.

Mr. Thomas asked if the Code of Ethics was available in print format. Ms. Bonilla stated that it is available on the BCCAR.us website and at the State of New Jersey Banking and Real Estate Commission website, but it is view only and cannot be printed without permission from the State of New Jersey. The pertinent articles are 10.1 through 10.4 in the Standards of Practice.

Dr. Silas Townsend, Executive Director, Burlington County Community Action Program (BCCAP) (609) 835-5328 Overcoming Discrimination through Fair Housing Counseling services:

BCCAP is a private non-profit corporation which is a HUD certified counseling agency. Services offered include pre-purchase counseling, foreclosure mediation, financial

literacy, First Time Homebuyer seminars, housing counseling and homelessness prevention. They employ four housing counselors. Education is their most prominent tool. They can make clients aware of what the law says, make discriminators accountable and assist clients with a knowledge base that helps them in negotiations for housing. They are located at 1 Van Sciver Parkway, Willingboro and are open from 9AM-9PM Monday through Friday and 9AM-2PM on Saturday. They have recently extended their hours and are seeing 300-400 people in the evenings and on Saturday.

Lists of foreclosures are provided to BCCAP and counselors go door to door in an outreach program.

As discrimination is illegal, BCCAP advises its clients in filing complaints. Complaints can be filed in a number of ways: on-line from BCCAP, calling HUD's Discrimination Hotline at 1-800-669-9777 or downloading the complaint form and mailing it to HUD. Many are reluctant to file complaints because they feel there will not be a positive outcome and much time will be lost in attempting a resolution to the matter. Many also don't see what happens to them as discrimination. BCCAP tries to help their clients better understand what discrimination is. Sometimes just the threat of a complaint is sufficient to turn events away from the actual filing.

Ms. Trommelen asked how many discrimination complaints they see in a year. Dr. Townsend stated that the filing of actual complaints is low, perhaps 2 or 3 a year, but there are 100-200 cases in which BCCAP intervenes and helps the client become empowered and able to overcome the discrimination.

Mr. Thomas asked if they work in conjunction with the Willingboro Senior Center. Dr. Townsend stated that seniors are not one of the dominate populations facing foreclosure and discrimination at this juncture; however, the seniors do use BCCAP primarily for their home energy assistance program. Dr. Townsend did state that they do outreach for the population suffering foreclosures at this time. Foreclosures seem to be affecting Willingboro Township and Pemberton disproportionately to the other 40 municipalities in Burlington County.

**Kevin D. Walsh, Esq. – Fair Share Housing Center
Fair Share Housing – Defending Housing Rights**

Mr. Walsh's office deals mostly with discrimination in governmental policies, which can include zoning practices and state housing subsidies. "NIMBY-ism" is the dominant policy driving regulations and New Jersey is the most racially and economically segregated state, which has caused much polarization in the state. Townships fight the regulations imposed on them and the only remedy is to sue townships that don't meet their affordable housing regulations. Exclusionary zoning has plagued the state for the last 40-50 years. There is great discrimination against voucher holders because voucher worth is set so low. This doesn't allow voucher holders to move to wealthier towns with better schools and doesn't allow racial and economic integration.

Ms. Trommelen asked why there hasn't been much change in the exclusionary housing market in 30 years. Mr. Walsh stated that property tax issues have increased and become the political hot button issue.

Ms. Bonilla asked if Mr. Walsh's office sees builders withdrawing from building COAH units because of the changes in the economy and if there have been any challenges to a withdrawal. Mr. Walsh stated that the townships put the zoning in place and doesn't want to see inclusionary housing. The COAH system is flawed in that wealthier towns can pay poorer townships to take their credits. Developers like to build affordable housing and are willing to make less money to get their approvals. The down economy does not appear to preclude or encourage challenges to withdrawals for development of affordable housing.

Ms. Devine asked what could be done when townships exercise eminent domain in poorer neighborhoods to build more expensive housing and drive up ratables. Mr. Walsh stated that areas of concentrated poverty are developed by townships, and not by accident. The Federal government does not put money into racially diverse neighborhoods.

Ms. Trommelen asked if the dissolution of COAH and the legislation reinstating RCA's is unraveling any progress that has been made. Mr. Walsh stated that it is not likely that RCA's will be coming back because the legislators see them as counterproductive. Allowing wealthier townships to get out of their housing obligations by abolishing COAH will just lead to builders suing townships. Affordable housing obligations can be met by townships in many ways, which include rental housing, special needs housing and affordable housing.

OPENING DOORS TO HOUSING WITHOUT PREJUDICE

Karen Trommelen
Program Supervisor
Burlington County Community Development

Opening Remarks

Panelists will discuss housing discrimination and possible remedies

PANELISTS

Caroline Petrilla, Mediator
State of New Jersey
Office of Dispute Management

How the Office of Dispute Settlement can assist in housing matters

Eugenia “Jean” Bonilla
Burlington/Camden Realtors Association

Realtor Obligations-Duties to the Public

Silas Townsend, Executive Director
Burlington County Community
Action Program (BCCAP)

Overcoming Discrimination through Fair Housing Counseling Services

Kevin D. Walsh, Esq.
Fair Share Housing Center

Fair Share Housing - Defending Housing Rights

OPEN DISCUSSION

All attendees are invited to ask questions and share their views and ideas on how attitudes and discriminatory practices can be overcome



