

Fair housing choice: the ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices.

## Analysis of Impediments to Fair Housing Choice DRAFT

VINELAND, NJ and MILLVILLE, NJ

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## Executive Summary

The New Jersey Cities of Vineland and Millville are both entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and take steps to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

HUD's Fair Housing and Equal Opportunity (FHEO) Office is now advising federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice with the preparation of their Five-Year Consolidated Plans, and then every five (5) years thereafter. In addition, each year both Vineland and Millville, as part of their respective Annual Action Plans, must certify that their municipality will affirmatively further fair housing. This means that both Vineland and Millville will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The Department of Housing and Urban Development requires that an AI include:

- An analysis of demographic, income, housing and employment data
- An evaluation of the fair housing complaints filed in the jurisdiction
- A discussion of impediments: if any, in 1) the sale or rental of housing; 2) provision of brokerage services; 3) financing, 4) public policies; and 5) administrative policies for housing and community development activities that affect housing choice for minorities
- An assessment of current fair housing resources
- Conclusions and recommendations

The AI utilizes publicly available data from a number of sources, including:

- Census and other demographic data
- Consolidated Plan and associated planning documents
- Fair housing complaint data will be maintained by New Jersey Department of Law and Public Safety's Division on Civil Rights and local Fair Housing Agencies (described herein)
- Fair housing testing complaint and education/outreach data maintained by local Fair Housing Agencies
- Internet resources on fair housing

In addition to the identification of impediments, jurisdictions are required to develop methods to address the issues that limit the ability of residents to rent or own housing, regardless of their inclusion in a protected class.

The purpose of this Analysis of Impediments to Fair Housing for the City of Bayonne is to evaluate the housing characteristics, to

identify blatant or defacto impediments to fair housing choice, and to arrive at a strategy for expansion of fair housing opportunities throughout each city. This Fair Housing Plan is intended to help create an atmosphere for community change that will remove systematic impediments to fair housing while helping to create and improve the climate of fair housing choice in both Vineland and Millville.

The Plan will:

- Provide documentation of the fair housing planning process;
- Educate and raise awareness among the public, public officials, advocate groups, and housing providers;
- Establish the need for the proposed actions;
- Indicate appropriate actions and their intended outcomes;
- Identify the need for community partners that can offer resources or accept responsibility for parts of the Plan; and
- Provide for periodic review, evaluation, and revision of the Plan as part of the Consolidated Planning Process.

With the acceptance of the Analysis of Impediments to Fair Housing, each community will have an updated baseline for progress against which implementation efforts will be judged.

#### Fair Housing Defined

Fair housing choice is defined as the "ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices." The Fair Housing Analysis encompasses the following six areas:

1. The sale or rental of dwellings (public or private);
2. The provision of housing brokerage services;
3. The provision of financing assistance for dwellings;
4. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
5. The administrative policies concerning community development and housing activities, which affect opportunities for minority households to select housing inside or outside areas of minority concentration; and
6. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by the U.S. Department of Housing and Urban Development (HUD) regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The legislative basis for HUD's review of fair housing practices in communities receiving federal funds is the Civil Rights Act of 1968. On the 20th anniversary of the passage of the legislation, an amendment to Title VIII of the Civil Rights Act was passed. The amendment, which is known as the Fair Housing Act of 1988, expanded the scope of coverage of the law to include, as protected classes, families with children and handicapped persons. Further, enforcement powers for HUD including a monetary penalty for discrimination were added.

New Jersey Fair Housing and Discrimination Information is administered by the New Jersey Department of Community Affairs within the Division of Housing & Community Resources. It provides that the Fair Housing Act prohibits discrimination in housing because of:

- race or 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 18)
- handicap (disability)

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations or private clubs that limit occupancy to members.

Based on the Fair Housing Act, as amended, there are seven technical requirements in the Accessibility Guidelines for covered buildings that optimize public health and safety standards to further fair housing practices.

The Fair Housing Act further:

- Prohibits housing discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability.
- Sets certain requirements for accessible design in new construction.
- Covers residential multi-family dwellings for first occupancy after March 13, 1991 (covered multi-family dwellings are all types of buildings with four or more units).
- Includes condos, single-story townhouses, garden apartments, vacation timeshares, dormitories, homeless shelters.
- Requires covered buildings with an elevator to make all units in buildings accessible.
- Requires covered buildings without an elevator to make all ground-floor units (including ground-floors at different levels in the same building) accessible.

The Fair Housing Act prohibits landlords from taking any of the following actions based on race, religion or any other protected category:

- Advertising or making any statement that indicates a preference based on a group characteristic, such as skin color.
- Falsely denying that a rental unit is available.
- Setting more restrictive standards, such as higher income, for certain tenants.
- Refusing to rent to members of certain groups.
- Refusing to accommodate the needs of disabled tenants, such as allowing a guide dog.
- Setting different terms for some tenants, such as adopting an inconsistent policy of responding to late rent payments, or

terminating a tenancy for a discriminatory reason.

In addition to the Fair Housing Act, the New Jersey Law Against Discrimination (LAD) makes it unlawful to subject people to differential treatment based on race, creed, color, national origin, nationality, ancestry, age, sex, (including pregnancy), familial status, marital status, affectional or sexual orientation, atypical hereditary cellular or blood trait, genetic information, liability for military service, and mental or physical disability, including perceived disability and AIDS and HIV status. The LAD prohibits unlawful discrimination in employment, housing, places of public accommodation, credit and business contracts.

On September 5, 2002, former Governor Jim McGreevey signed the Section 8 Anti-Discrimination bill which increases penalties for landlords who refuse to rent or lease to persons who receive federal rent subsidies or have children under the age of 18 (senior and age-restricted housing excluded). Under this law, a landlord who discriminates can be fined up to \$10,000 for a first offense and up to \$25,000 for a second offense. A person bringing action because of discrimination may be awarded a reasonable attorney's fee.

This law amends the existing "Law Against Discrimination" by prohibiting landlords from discriminating against tenants based upon a tenants' source of lawful income, such as Section 8 vouchers, or the age of their children. In addition, it also broadens the powers of housing authorities so that they can bring suit on behalf of a tenant who is discriminated against. The law is supported by a 1999 state Supreme Court ruling that says landlords cannot deny an apartment to tenants based solely on their sources of income.

All housing discrimination complaints are filed locally with the New Jersey Department of Law and Public Safety's Division on Civil Rights, via their State Headquarters or their regional offices.

#### Research

- i. A review of the Vineland and Millville 2010 Analysis of Impediments to Fair Housing Choice;
- ii. A review of each City's FY 2015-2019 Consolidated Plan, FY 2018 and FY 2019 Annual Action Plans, and Consolidated Annual Performance Evaluation Reports for FY 2015 through FY 2018;
- iii. A review of each City's Zoning Ordinance and Master Plan;
- iv. A review of the Vineland Housing Authority and Millville Housing Authority policies and procedures in the Admission and Continued Occupancy, and the Housing Choice Voucher Administrative Plan;
- v. The most recent demographic data for the Vineland and Millville, analyzed from the U.S. Census and American Community Survey, which included general, demographic, housing, economic social, and disability characteristics;
- vi. A review of the residential segregation data from Census Scope was completed;
- vii. A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken;
- viii. A review information provided by the U.S. Department of Housing and Urban Development's Affirmatively Furthering Fair Housing Data and Mapping Tool;

- ix. A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed;
- x. A review of the real estate and mortgage practices was undertaken; and
- xi. Home mortgage foreclosure data was reviewed.

### Interviews & Meetings

The City of Vineland and the City of Millville administrations each maintain an ongoing dialogue with its constituents and organizations representing various groups within each of their cities. One of the benefits of doing so is an ongoing awareness on the part of the City of the needs of their residents. Some of those needs fall within the parameters of the CDBG program and are reflected as part of the Analysis of Impediments. Additionally, each City maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Again, this continuous, if sometimes informal, interaction allows Community Development staff to stay abreast of community needs and opportunities.

In addition to the continuous dialogue, both cities have advisory council that help to guide their CDBG work, have held public hearings and have utilized an online survey to gather additional community input.

The Vineland City Staff conducted formal methods of gathering information and public input, in accordance with their Citizen Participation Plan. Stakeholder interviews were conducted with representatives from The Arc of Cumberland County, Cumberland Cape Atlantic YMCA, PAFACOM, Rural Development, Spirit & Truth, Visions of Hope. In addition, the five Advisory Council Member met for a focus group discussion and to make decisions on the overall CDBG budget, including public service subgrants. Two public hearings were held, with no members of the public in attendance.

The City of Millville staff also conducted formal methods of gathering information and public input, in accordance with their Citizen Participation Plan. Their first public hearing was attended by representatives of the Arc of Cumberland County, Easter Seals New Jersey, Help and Hope Food Pantry, Millville Development Corporation, Millville Public Library, Our Future First, PAL, Rise and Shine Ministries, Riverfront Renaissance Center for the Arts, and Wheaton Arts & Cultural Center. The eight members of the Advisory Council, plus Mayor Santiago, met twice, including one focus group session, and all attended the first public hearing.

### Analysis of Data

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.
- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Locations of Section 8 Voucher units.
- Fair housing awareness in the community was evaluated.
- Distribution of public and assisted housing units was analyzed and mapped.
- The location of CDBG expenditures throughout each Municipality were analyzed.

- The location of HOME expenditures throughout each Municipality were analyzed.
- The Municipality's Five-Year Goals and Objectives were reviewed.
- Potential Impediments
- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments was analyzed.

#### Citizen Participation

The draft of this 2020 Analysis of Impediments to Fair Housing Choice was made available on both the City of Vineland and City of Millville websites. This was done to gather additional public comment on the AI Plan. The display period was from April 1, 2020 through May 1, 2020.

The Analysis of Impediments is scheduled to be approved by each governing body on DATE and DATE, respectively.

## Introduction

This Regional Analysis of Impediments to Fair Housing (AI) document is a revision to the original separate documents prepared by the City of Vineland's Community Development Office and the City of Millville's Housing and Community Development Office. This update is designed to update Census and local data and to revisit issues previously identified as Impediments.

The Housing and Community Development Act of 1974 and the National Affordable Housing Act, as amended, govern the administration of Community Development Block Grant and HOME funding and require participating jurisdictions to certify that they will affirmatively further fair housing. This means that the jurisdiction will conduct an analysis of impediments to fair housing choice; take appropriate actions to overcome the effects of impediments identified through that analysis; and maintain records reflecting the analysis and actions.

The City of Vineland will receive an estimated \$497,607 in CDBG funds and \$270,083 in HOME funds in federal fiscal year 2020 through the Vineland-Bridgeton-Millville HOME Consortium. Vineland is the lead administrator of the HOME Consortium, which will receive a total of \$618,842. The City of Millville will receive an estimated \$298,780 in CDBG funds and \$141,319 in HOME funds in federal fiscal year 2020 through the Vineland-Bridgeton-Millville HOME Consortium.

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- An assessment of current fair housing resources
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The AI utilizes publicly available data from a number of sources, including:

- Census and other demographic data
- Consolidated Plan and associated planning documents
- Fair housing complaint data will be maintained by the County's newly appointed Fair Housing Officer, in conjunction with New Jersey Department of Law and Public Safety's Division on Civil Rights and local Fair Housing Agencies (described herein)
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In addition to the identification of impediments, jurisdictions are required to develop methods to address the issues that limit the ability of residents to rent or own housing, regardless of their inclusion in a protected class.

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As entitlement communities, Vineland and Millville are charged with the responsibility of conducting its Community Development Block Grant (CDBG) Program, HOME Program, as well as other federal programs, in compliance with the Fair Housing Act. The responsibility is extended to non-profit organizations that receive financial assistance from the Vineland and Millville CDBG Programs.

The purpose of this Analysis of Impediments to Fair Housing for the Vineland and Millville region is to evaluate the housing characteristics, to identify blatant or defacto impediments to fair housing choice, and to arrive at a strategy for expansion of fair housing opportunities throughout the cities.

With the acceptance of the Analysis of Impediments to Fair Housing, the community will have an updated baseline for progress against which implementation efforts will be judged.

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This law amends the existing "Law Against Discrimination" by prohibiting landlords from discriminating against tenants based upon a tenants' source of lawful income, such as Section 8 vouchers, or the age of their children. In addition, it also broadens the powers of housing authorities so that they can bring suit on behalf of a tenant who is discriminated against. The law is supported by a 1999 state Supreme Court ruling that says landlords cannot deny an apartment to tenants based solely on their sources of income.

All housing discrimination complaints are filed locally with the New Jersey Department of Law and Public Safety's Division on Civil Rights, via their State Headquarters or their regional offices.

#### A. WHO CONDUCTED

The City of Vineland and the City of Millville are both HUD CDBG entitlement communities. The City of Vineland, as the lead on the Vineland-Bridgeton-Millville HOME Consortium, is partnering with Millville on the development of this AI. Bridgeton is not a party to this AI.

#### B. PARTICIPANTS

The City of Vineland and the City of Millville are both HUD CDBG entitlement cities. The City of Vineland's Community Development Office, under the Department of Business Administration and the City of Millville's Housing and Community Development Office, under Public Affairs, were responsible for preparation of the Analysis of Impediments to Fair Housing under the direction of their respective Mayors, Councilors and Commissioners.

Vineland and Millville are both participating members of the Vineland-Bridgeton-Millville HOME Consortium. Bridgeton is also a member of the HOME Consortium; however, they were not a participant in the preparation of this AI.

As part of the Consolidated Planning process, the City of Vineland, City of Millville and the HOME Consortium held public hearings to solicit comments from citizens regarding housing and community development needs and recommended uses of Community

Development Block Grant (CDBG) funds and HOME program funds for each program year. These public hearings also provided a forum to assess the City and Consortium's performance in implementing the Consolidated Plan and the AI.

A Community Development Advisory Committee exists in each City develop program priorities and recommendations for the use of community development funds. Members of local service agencies and housing/economic development organizations were encouraged to attend and participate in the committee meetings.

All documents related to the consolidated planning process, including the Consolidated Plan are made available to residents at no charge. The public is notified of the availability of the Consolidated Plan and Annual Plan through a published notice in English and Spanish and is provided 30 days in which to make comments or recommendations. The Plan is made available to the public at City Hall and the Public Library.

#### METHODOLOGY USED

The preparation of the Analysis of Impediments to Fair Housing included a comprehensive review of the most recently available demographic data regarding population, housing, income, and employment. Additionally, each City has reviewed and analyzed public polices affecting the siting of housing. The community also examined administrative policies concerning housing and community development, the financing and housing brokerage services and their administration in the community. Using the listed information, Vineland and Millville were able to prepare actions to be completed that affirmatively further the provision of fair housing in the jurisdiction. This revised Analysis of Impediments to Fair Housing was undertaken, at each City's direction, by Triad Associates, Inc., a community planning and development consulting firm.

#### Research

- xii. A review of the Vineland and Millville 2010 Analysis of Impediments to Fair Housing Choice;
- xiii. A review of each City's FY 2015-2019 Consolidated Plan, FY 2018 and FY 2019 Annual Action Plans, and Consolidated Annual Performance Evaluation Reports for FY 2015 through FY 2018;
- xiv. A review of each City's Zoning Ordinance and Master Plan;
- xv. A review of the Vineland Housing Authority and Millville Housing Authority policies and procedures in the Admission and Continued Occupancy, and the Housing Choice Voucher Administrative Plan;
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- xxii. Home mortgage foreclosure data was reviewed.

### Interviews & Meetings

The City of Vineland and the City of Millville administrations each maintain an ongoing dialogue with its constituents and organizations representing various groups within each of their cities. One of the benefits of doing so is an ongoing awareness on the part of the City of the needs of their residents. Some of those needs fall within the parameters of the CDBG program and are reflected as part of the Analysis of Impediments. Additionally, each City maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Again, this continuous, if sometimes informal, interaction allows Community Development staff to stay abreast of community needs and opportunities.

In addition to the continuous dialogue, both cities have advisory council that help to guide their CDBG work, have held public hearings and have utilized an online survey to gather additional community input.

The Vineland City Staff conducted formal methods of gathering information and public input, in accordance with their Citizen Participation Plan. Stakeholder interviews were conducted with representatives from The Arc of Cumberland County, Cumberland Cape Atlantic YMCA, PAFACOM, Rural Development, Spirit & Truth, Visions of Hope. In addition, the five Advisory Council Member met for a focus group discussion and to make decisions on the overall CDBG budget, including public service subgrants. Two public hearings were held, with no members of the public in attendance.

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### Analysis of Data

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- Concentrations of minority populations were identified and mapped.
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- The Municipality's Five-Year Goals and Objectives were reviewed.
- Potential Impediments
- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments was analyzed.

#### Citizen Participation

The draft of this 2020 Analysis of Impediments to Fair Housing Choice was made available on both the City of Vineland and City of Millville website.

This was done to gather additional public comment on the AI Plan. The display period was from April 1, 2020 through May 1, 2020.

The Analysis of Impediments is scheduled to be approved by each City's governing body. This meeting will take place on **DATE** for Vineland and on **DATE** for Millville.

#### HOW FUNDED

The City of Vineland and the City of Millville each funded a portion of this Analysis of Impediments to Fair Housing with a combination of funds from its CDBG and HOME entitlements.

### **DRAFT CONCLUSIONS: IMPEDIMENTS FOUND AND ACTION TO ADDRESS IMPEDIMENTS**

Significant work has been done to address the fair housing impediments identified in the last AI, however many of the same impediments to fair housing still exist. The following draft impediments are the same impediments identified during the last AI update, as the impediments that have been identified are systemic impediments that are complex, long-term challenges to address.

#### **Impediment I – Lack of Education Regarding Fair Housing Laws (Vineland/Millville)**

As in many municipalities, there is an increased need for education, outreach, and referral regarding the Fair Housing Act and the New Jersey Law Against Discrimination (LAD). The LAD prohibits discrimination when selling or renting property. The law covers owners, agents, employees and brokers and makes it unlawful to refuse to rent, show or sell property based on a person's race, creed, color, national origin, nationality, ancestry, marital status, domestic partnership status, familial status, affectional or sexual orientation, sex, or mental and physical disability, including AIDS and HIV-related illness.

## **Impediment II – Complaint Process (Vineland/Millville)**

Some confusion exists concerning whom to turn to when a violation of fair housing law is alleged to occur, as well as how to access the State’s fair housing complaint system. In addition, the process to file a fair housing complaint is viewed as complicated. There is a general fear of retaliation that may prevent complainants from filing a fair housing complaint.

## **Impediment III – Transportation Availability and Access to Jobs (Vineland/Millville)**

### **Vineland**

Vineland is traversed by State Highways Route 47, Route 55 and Route 56. Route 47, also referred to as Delsea Drive, connects the Delaware River near Route 130 in Brooklawn, NJ to the Atlantic Ocean in Wildwood, NJ. It runs north-south in the most western portions of the City.

Route 55, also known as the Veteran’s Memorial Highway, runs from an intersection with Route 47 (Delsea Drive) in Port Elizabeth, NJ north to an interchange with Route 42 in Gloucester County. The Route 55 freeway serves as a main road through Cumberland County and is used as a commuter route north to Philadelphia and, along with Route 47, as a route from the Philadelphia area to the Jersey Shore resorts in Cape May County.

Route 56, also known as Landis Avenue, runs from an intersection with Route 77 and County Route 622 in Upper Deerfield Township, Cumberland County, NJ to an intersection with Route 47 in Vineland. The route serves as a connector between Bridgeton and Vineland.

In addition to their unique highway access, each City is also served by bus transit as provided by New Jersey Transit. In Vineland, two (2) major routes run from the City. The first bus route, known as New Jersey Transit Bus Route 408, runs from neighboring Millville, NJ to the City of Philadelphia. The second, known as New Jersey Bus Route 553, runs from Upper Deerfield Township, NJ to Atlantic City. Casa PRAC, the Cumberland Area Transit Service, the Cumberland County Board of Social Services and the Cumberland County Office of Employment and Training also provide various forms of paratransit to the County’s and City’s children, elderly, disabled and other populations.

### **Millville**

As a small urban community in a one of the State’s most rural areas, transportation, particularly mass transit is lacking. Prior to 1989, there was no four-lane highway serving the City of Millville. In addition, the rail freight network was undergoing significant rehabilitation by the Winchester & Western Railroad from the disastrous days of Conrail neglect and abandonment. In short, while the City’s geography placed it in close proximity to Philadelphia, Wilmington and other regional markets, there was no easy way to get there.

Today the City enjoys the benefits of Route 55, completed in the fall of 1989. The City is currently transected by State Routes 55, 47,

and 49 which are major arteries in the area. US Highway 40, the major east-west highway in the region passes north of the City.

The Route 553 NJ Transit bus to Atlantic City is the only public transit that provides regular commuter service. The other NJT bus routes are too infrequent to provide adequate commuter service. There is no rail or other public transit options open to City residents. With the increasing fuel costs, it is imperative that transit investments are made now to ensure that the City will be connected to the region and not left isolated, as it was for so many years by inadequate highway infrastructure. A priority investment involves the extension of PATCO or some other light rail line south to Glassboro, Vineland and on to Millville. Enhancing NJT bus service along the Route 55 corridor to include express bus service to major employment destinations to the north would also be useful.

## CDBG PRIORITIES

### City of Vineland

The City of Vineland focuses its CDBG entitlement funds toward improving the quality of life for its residents, who are extremely low, very low, and low-income, and to preserve and increase the housing stock of affordable owner and renter housing units. The CDBG activities have been separated into broad categories addressing priority needs identified in the Municipality's FY 2015-2019 Consolidated Plan.

Over the course of the last five years, the highest priorities for the Community Development Block Grant program identified in the City's FY 2015-2019 Consolidated Plan include:

- Stabilization and improvement of neighborhoods.
- Maintenance and improvement of the existing housing stock.
- Maintenance and improvement of the existing public facilities
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living.
- Continued support for provision of services to those individuals and groups with special needs, such as the elderly, the disabled and developmentally challenged.
- Continued support of key public service programs, the improvement of public facilities and infrastructure, and assistance in providing public safety improvements.
- Implementation of Economic Development Initiatives in support of and in coordination with city, county and state programs and entities.

- Execution of anti-poverty efforts that support and build on existing programs, relate to economic development efforts, and integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

Additionally, the priorities for the Vineland-Millville-Bridgeton HOME Consortium are as follows:

- 5 new units of owner-occupied sales housing to low- and moderate-income households.
- A continuation of the lead-based paint hazard reduction program for low-income households in compliance with new HUD and EPA regulations.
- Rehabilitation of 40 housing units for low-income homeowners in FY 2014.
- Continuation of the housing counseling program for first-time homebuyers provided by HUD certified non-profits and funded by HUD.
- Fewer incidences of housing discrimination, particularly against families with children.
- Continuation of Code Enforcement activities.
- Continue funds for Clearance of Blight
- Support for social service programs serving youth, elderly and disabled clients.

Given changes that have taken place in the community over the last five years, CDBG priorities for Vineland moving forward over the next five years are anticipated to include the following:

- Affordable housing - residential rehab is needed as well as new affordable units and possible rental assistance;
- Public facilities – senior and community centers as well as non-profit facilities that serve low-mod populations along with the removal of architectural barriers to accessibility;
- Public services - needs include youth recreation and educational programming and support for homeless services;
- Economic development - job creation, retention and workforce training are among the needs with resources other than CDBG providing most of the support;
- Special Needs services - services provided to those with special needs, including mentally and physically handicapped.

#### City of Millville

The City of Millville focuses its CDBG entitlement funds toward improving the quality of life for its residents, who are extremely low, very low, and low-income, and to preserve and increase the housing stock of affordable owner and renter housing units. The CDBG activities have been separated into broad categories addressing priority needs identified in the Municipality's FY 2015-2019

## Consolidated Plan.

Over the course of the last five years, the highest priorities for the Community Development Block Grant program identified in the City's FY 2015-2019 Consolidated Plan include:

- Stabilization and improvement of neighborhoods including public safety
- Maintenance and improvement of the existing housing stock
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living
- Continued support for provision of services to individuals and groups with special needs, such as the elderly, the disabled, and those with HIV
- Continued support of key public service programs, the improvement of public facilities and infrastructure, and assistance in providing public safety improvements
- Implementation of Economic Development Initiatives in support of and in coordination with city, county, and state programs and entities
- Execution of anti-poverty efforts that support and build on existing programs, relate to economic development efforts, and integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency

Given changes that have taken place in the community over the last five years, CDBG priorities for Millville moving forward over the next five years are anticipated to include the following:

- Affordable housing - residential rehab is needed as well as new affordable units;
- Public services - needs include youth recreation and educational programming, senior programming and support for homeless services;
- Public facilities – community centers as well as non-profit facilities that serve low-mod populations along with the removal of architectural barriers to accessibility;
- Economic development - job creation, retention and workforce training are among the needs with resources other than CDBG providing most of the support;
- Special Needs services - services provided to those with special needs, including mentally and physically handicapped.

## HOUSING NEEDS

## Vineland

Cost burden is the single most prevalent housing problem in Vineland. More than 11,000 households – roughly one quarter of the households in the Consortium service area – have housing costs in excess of 50% of their incomes. Additionally, almost 7,000 more households have housing costs in excess of 30% of their incomes. Combined, that means roughly 40% of the area's 43,000-plus households spend at least 30% of their income on housing costs.

While data does not indicate that a significant number of housing units are sub-standard in terms of having incomplete kitchen or plumbing facilities, other indicators, including age of housing stock, community input and staff experience all point to an ongoing need for residential rehabilitation assistance. Demand continues for improvements to roofs, windows, HVAC and other items not covered by simply measuring the existence of a complete kitchen or bathroom.

## Millville

[Update: Response pending from Con Plan draft]

## COMMUNITY DEVELOPMENT NEEDS

### Vineland

Needs have been identified for improvements to parks and community centers and to facilities housing non-profit organizations that serve low-income and other vulnerable populations. In light of the corona virus pandemic, it is possible that temporary hospital space or other medical facilities will also be needed. As of this writing, that determination is still in flux.

In general, special needs populations consist of the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with drug and/or alcohol addictions, persons with AIDS and related diseases, the physically disabled, youth in danger of separation from their families and youth aging out of foster care who require supportive housing.

In Cumberland County, particularly Vineland, the largest special needs groups include the elderly and frail elderly and disabled adults, especially developmentally disabled adults and their families. The size and needs of the elderly and frail elderly are fairly typical of the nation's aging population as a whole. The size and needs of the developmentally disabled population, however, is atypical because of Vineland's history as a center for the care of the developmentally disabled.

For about a century, Vineland has been home to two large agencies that house and assist developmentally disabled adults - one state-run and one private. Those agencies have spawned non-profit groups that serve the developmentally disabled and their families. The agencies themselves have moved away from centralized institutionalization of their clients into group homes scattered

throughout the community and the non-profit support groups have expanded their services to including training and recreational opportunities for their clients.

Millville

[Update: Response pending from Con Plan draft]

DRAFT

## DEMOGRAPHIC DATA

### A. City of Vineland

In order to perform an analysis of impediments to fair housing choice in the City of Vineland, the demographic, housing, economic, and social characteristics of the City were evaluated as a basis for determining and identifying any potential impediments to fair housing choice. In this section of the Analysis of Impediments to Fair Housing, demographic and socio-economic characteristics of Vineland are described to identify conditions and trends within the Vineland-Millville region. The demographic data will serve as a basis for determining needs and identifying impediments to fair housing choice.

The statistical information in this section of the Analysis of Impediments to Fair Housing, unless noted, was derived from census reports published by the U.S. Bureau of the Census and the City's Five-Year Consolidated Plan. Part VIII, Appendix A of this report contains extensive demographic data that is summarized and/or illustrated in the following sections. Part VIII, Appendix B includes full-page maps of the demographic data which are also shown in the narrative pages.

Vineland is located in the north central portion of Cumberland County, and is bordered by Atlantic County to the east and northeast, Salem County to the northwest, Millville and Deerfield Township to the south and southwest and Maurice River Township to the southeast. The City encompasses 69 square miles. The City is crossed by State Routes 55 and 47, which are major arteries in the area. US Highway 40, the major east-west highway in the region passes north of the City. The City has a well-defined central core and business district, district neighborhoods, and a number of commercial and industrial areas.

From an economic development standpoint, Vineland is strategically located between Boston and DC, with access to the Walt Whitman and Commodore Barry Bridges, the Philadelphia International Airport, the NJ Turnpike, and Interstate Routes 295 and 95. The major transportation links bring the millions of people in the Boston- New York - Washington Richmond corridor within a four-hour drive, or half-day delivery, and national and international markets within overnight shipping. The Atlantic City Expressway brings the shore communities and its employment opportunities, especially those that are Casino-related in Atlantic City, within easy driving time for Vineland residents.

#### **Population, Race, Ethnicity and Religion**

New Jersey's largest City, Vineland had a population of 60,537 people between 2014-2018. This is a 7.26% growth since 2000.

<b>Population</b>	<b>2000</b>	<b>2010</b>	<b>2014-2018</b>	<b>Change 2000 to 2014-2018 (%)</b>
Area	56,271	60,724	60,357	7.26%
Counties (Cumberland)	146,438	156,898	153,400	4.75%
State (New Jersey)	8,414,350	8,791,894	8,881,845	5.56%

Source: Census Data aggregated by: 2000 - 2014-2018 Data Contains: 1 City

Race

Of the people living in this area in between 2014-2018, **70.23%** are White, **13.73%** are African American, **40.29%** are Hispanic, **1.5%** are Asian, **0.02%** are either Native Hawaiian or Pacific Islander, **0.35%** are American Indian or Alaskan Native, **8.74%** are of "some other race" and **5.42%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2000 and 2014-2018, the White population changed by **11.43%**, the African American population by **12.9%**, and Asian population by **55.23%**. The number of Hispanics changed by **44.18%**.

Race	2000	2010	2014-2018	Percent of Total Population in 2014-2018	Percent of State Population in 2014-2018 (New Jersey)
White	38,042	40,703	42,391	70.23%	67.91%
African American	7,340	8,600	8,287	13.73%	13.47%
Asian	583	1,036	905	1.5%	9.37%
Native Hawaiian or Pacific Islander	20	24	14	0.02%	0.04%
American Indian or Alaskan Native	341	406	211	0.35%	0.21%
Some Other Race	7,915	7,841	5,276	8.74%	6.39%
Two or More Races	2,030	2,114	3,273	5.42%	2.6%

Ethnicity	2000	2010	2014-2018	Percent of Total Population in 2014-2018	Percent of State Population in 2014-2018 (New Jersey)
Hispanic	16,867	23,093	24,319	40.29%	19.91%

Source: Census Data aggregated by: 2000 - 2014-2018 Data Contains: 1 City

### Dissimilarity Index

One way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the Municipality. The dissimilarity index, based on the 2000 Census compares the integration of racial groups with the white population of the Municipality on a scale from 0 to 100%. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups. Dissimilarity Index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

**Table Millville Dissimilarity Index**

	Dissimilarity Index
White/Black*	48.1
White American Indian*	53.4
White/Asian*	50.0
White/Native Hawaiian*	89.7
White/Other*	72.8
Two or More Races*	39.4
White/Hispanic	52.8

\* Non-Hispanic only

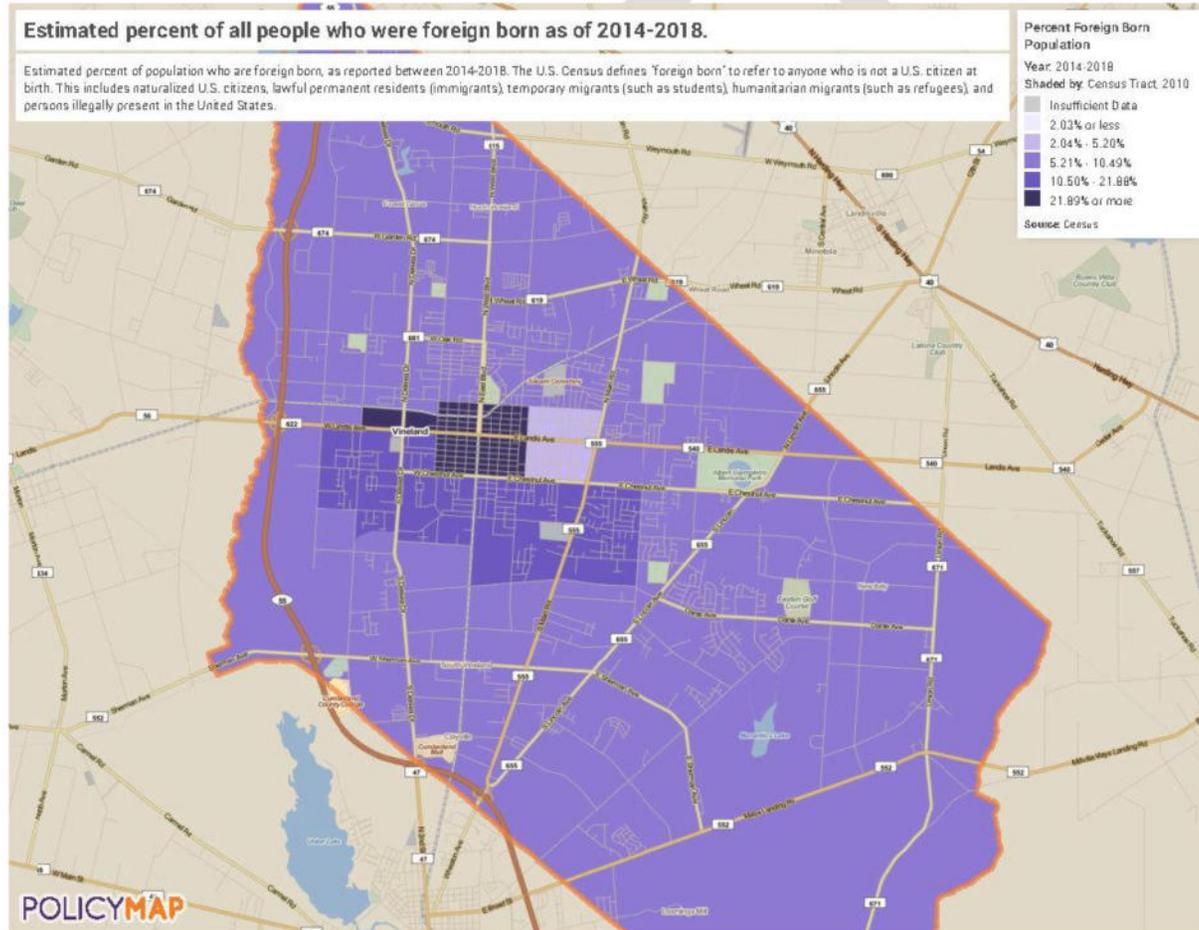
Source: William H. Frey and Dowell Myers' analysis of Census 2000; and the Social Science Data Analysis Network (SSDAN).

The table above highlights the dissimilarity indices for various race and ethnic groups as compared to the White, Non-Hispanic population in Vineland. The Black, Non-Hispanic population is the second largest minority group in Vineland and has a dissimilarity index of 48.1 meaning that 48.1% of the white population would need to move to another neighborhood so that White and Black populations would be more evenly distributed in the Municipality. The Hispanic population is the largest minority population and compared with the White, Non-Hispanic population has a dissimilarity index of 52.8. Therefore, all minority groups of greater population than 1,000 have moderate dissimilarity Indices compared to the White, Non-Hispanic population in Vineland. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the Municipality. The Black/African American and Hispanic populations are the only minority populations in Vineland with populations exceeding 1,000 people. The Asian population is the third largest minority population in Vineland, and compared to the White, Non-Hispanic population had a Dissimilarity Index of 50.0, which would be a moderate amount of segregation. As a result, the dissimilarity indices of the other minority populations misrepresent the actual distribution of these populations across Vineland.

## Ethnicity

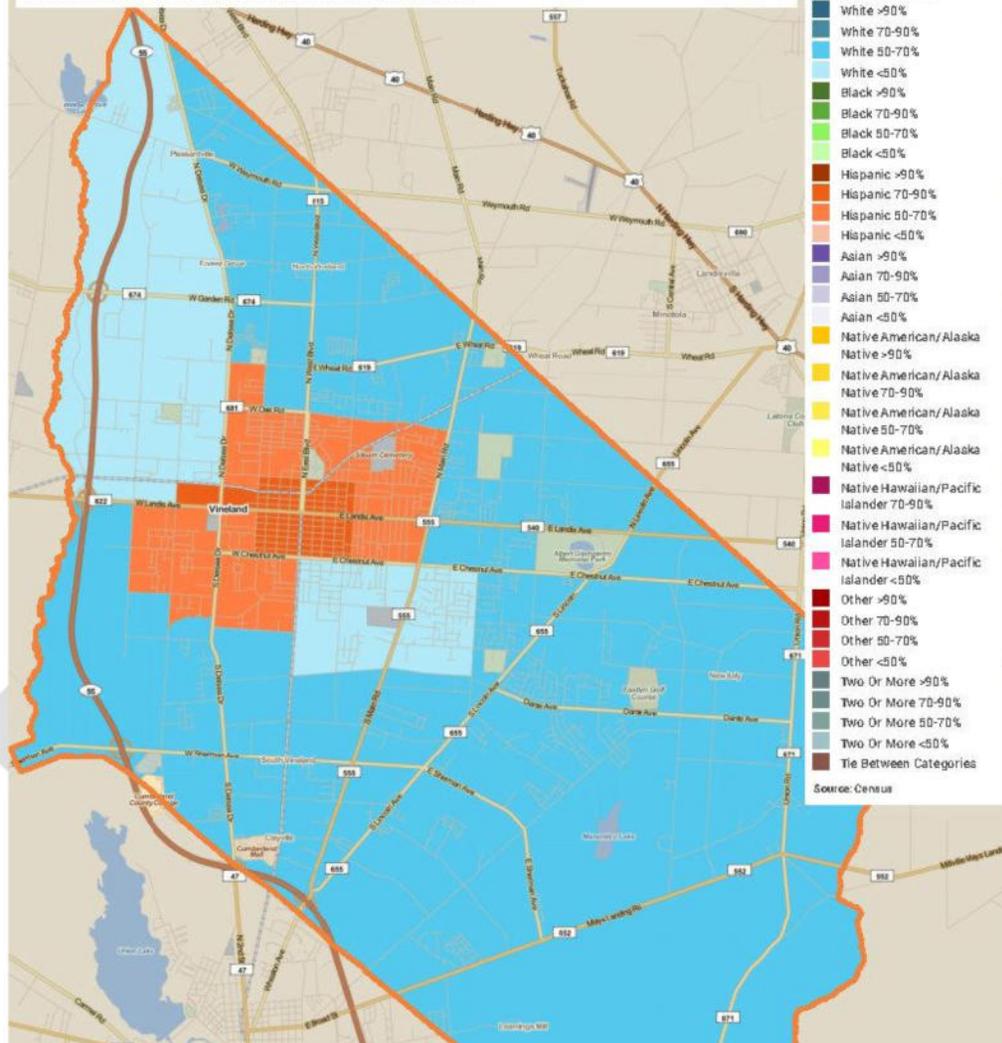
### Foreign Born

Data from the U.S. Census Bureau for 2014-2018 indicate that 7,568 people or 12.54% of the population living in Vineland were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in New Jersey, which, according to the Department of Homeland Security, was home to 54,440 people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent 4.83% of green cards issued in the nation that year. The predominant or plurality of the foreign-born population of Vineland are from Mexico and the census tract with the highest percentage of foreign-born population is located in the downtown area.



### Predominant racial or ethnic group between 2013-2017.

Predominant racial or ethnic group, by percentage of the population in the group. Data were obtained from the Census' American Community Survey 2013-2017 estimates. Geographies for which no data were provided or for which the population was less than 10 are represented as having "Insufficient Data."



## LEP

The United States Census Bureau's American Community Survey (ACS) has two classifications of how well people speak English. These classifications include "very well" and "less than very well." For the purposes of this analysis, an "LEP Threshold Population" will be defined as any one group constituting at least 5% of the City's total population, or 1,000 people within the City (whichever is less), that speaks English "less than very well." As indicated below, the data suggests that a majority (64.64%) of the City's population "Speak Only English," where 35.36% of the population speaks languages other than English. Of these other languages spoken at home, only Spanish or Spanish Creole constitute 5% or greater of the City's total population or are represented by a population of more than 1,000 persons within Vineland that speak English less than "very well".

As a reference, the most prominent languages present within the City, other than English, include Spanish or Spanish Creole (30.53%); Italian (0.81%); Russian (0.78%); Other Asian Languages (such as Telugu and Tamil) (0.36%); African Languages (0.35%) and Chinese (0.21%).

Language Spoken at Home by Ability to Speak English Less Than Very Well Greater Than 1,000 Persons or 5%		
	Population Estimate	Percentage of Total Population
Total:	56,882	100.00%
Speak only English	36,769	64.64%
Spanish or Spanish Creole:	17,365	30.53%
Speak English "very well"	11,040	19.41%
Speak English less than "very well"	6,325	11.12%

Source: 2008-2012 American Community Survey 5-Year Estimates

Of the households that speak these six (6) languages, there are only one (1) language groups that constitute a population greater than 5% of the total City population or 1,000 persons that speak English "less than very well." This includes: Spanish or Spanish Creole (6,325 persons). Overall, these LEP households make up 11.12% of the overall population in Vineland.

### Age

In Vineland, between the years of 2014-2018, **16.05%** of the population was over the age of 65. **60.29%** are of working age (18-64). **23.66%** are under 18, and **7.52%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (New Jersey)
Under 5	4,538	7.52%	5.87%
Under 18	14,280	23.66%	22.22%
Working Age (18-64)	36,388	60.29%	62.28%
Aging (65+)	9,689	16.05%	15.5%

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

### Religion

The U.S. Census does not collect data on the religious affiliations in the United States. In an effort to better understand the religious affiliations of the residents of Vineland, the Municipality used the data made available by The Association of Religion Data Archives (ARDA) and Association of Statisticians of American Religious Bodies. ARDA surveys the congregation members, their children, and other people who regularly attended church services within counties across the United States.

Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the religious affiliations of Cumberland County residents. Only 2010 data includes some information on historically African American denominations. Therefore, there is some error in the reporting across the years reported below.

Religious Affiliation in Cumberland County

	2000	2010
Evangelical Protestant	12,273	13,350
Black Protestant	N/A	1,856
Mainline Protestant	14,371	10,744
Catholic	318,026	23,955
Orthodox	2,107	440
Other	N/A	4,578
Unclaimed		101,986

Households [Develop this data further]  
Household Tenure

2014-2018 Household Counts	Number of Households
<b>City (Vineland)</b>	
Households	20,811
<b>County (Cumberland)</b>	
Households	50,608
<b>State (New Jersey)</b>	
Households	3,213,362

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	> 100% HAMFI
Total Households	5,810	5,380	7,580	4,835	18,730
Small Family Households	2,174	1,780	3,165	1,875	10,355
Large Family Households	499	500	900	549	1,930
Household contains at least one person 62-74 years of age	978	1,239	1,775	1,163	4,414
Household contains at least one person age 75 or older	964	1,088	1,224	641	1,294
Households with one or more children 6 years old or younger	1,215	1,004	1,653	861	2,161

**Table 1 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,421	596	32	561	0	0	0

**Table 2 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

## Families

Families as number of HH

The composition of the **14,498** families who reside in Vineland is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2014-2018 Family Composition	Number of Families	Percent of Families
<b>City (Vineland)</b>		
Families	14,498	--
Married with Children	3,478	23.99%
Single with Children	2,688	18.54%
Single Female with Children	2,065	14.24%
Other Families	8,332	57.47%
<b>County (Cumberland)</b>		
Families	34,788	--
Married with Children	8,024	23.07%
Single with Children	7,231	20.79%
Single Female with Children	5,670	16.3%
Other Families	19,533	56.15%
<b>State (New Jersey)</b>		
Families	2,222,368	--
Married with Children	698,130	31.41%
Single with Children	265,858	11.96%
Single Female with Children	203,209	9.14%
Other Families	1,258,380	56.62%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

### Income and Poverty

Median HH income/change

The median household income for Vineland was **\$55,054**, compared to the state of New Jersey with a median of **\$79,363**, as estimated for 2014-2018 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2014-2018, **45.36%** of households in Vineland had an annual income of less than \$50,000, compared to **32.79%** of people in the state of New Jersey.

Additionally, according to the Census' American Community Survey estimates, the median income for a family in the period of 2014-2018 was \$68,000, compared to the state of New Jersey with a median family income of \$98,047.

2014-2018 Annual Income Category	Number of Households	Percent of Households
<b>City (Vineland)</b>		
Less than \$25,000	4,919	23.64%
\$25,000 - \$34,999	1,872	9%
\$35,000 - \$49,999	2,649	12.73%
\$50,000 - \$74,999	3,992	19.18%
\$75,000 - \$99,999	2,628	12.63%
\$100,000 - \$124,999	1,764	8.48%
\$125,000 - \$149,999	1,054	5.06%
\$150,000 or more	1,933	9.29%
<b>County (Cumberland)</b>		
Less than \$25,000	12,720	25.13%
\$25,000 - \$34,999	4,887	9.66%
\$35,000 - \$49,999	6,581	13%
\$50,000 - \$74,999	9,198	18.17%
\$75,000 - \$99,999	6,375	12.6%
\$100,000 - \$124,999	4,342	8.58%
\$125,000 - \$149,999	2,676	5.29%
\$150,000 or more	3,829	7.57%
<b>State (New Jersey)</b>		
Less than \$25,000	511,357	15.91%
\$25,000 - \$34,999	228,906	7.12%
\$35,000 - \$49,999	313,308	9.75%
\$50,000 - \$74,999	479,792	14.93%
\$75,000 - \$99,999	389,646	12.13%
\$100,000 - \$124,999	322,775	10.04%
\$125,000 - \$149,999	240,597	7.49%
\$150,000 or more	726,981	22.62%

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

**Employment**  
Employment and Unemployment

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment Rate	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
<b>City (Vineland)</b>						
Employed	26,681	26,015	26,372	26,971	27,425	27,436
Unemployed	1,212	1,498	1,402	1,278	1,333	1,340
In Labor Force	27,893	27,513	27,774	28,249	28,758	28,776
Unemployment Rate	4.3	5.4	5	4.5	4.6	4.7
<b>County (Cumberland)</b>						
Employed	62,456	60,897	61,733	63,135	64,198	64,224
Unemployed	2,830	3,383	3,324	3,084	3,231	3,349
In Labor Force	65,286	64,280	65,057	66,219	67,429	67,573
Unemployment Rate	4.3	5.3	5.1	4.7	4.8	5
<b>Metro Area (Vineland-Bridgeton, NJ Metro Area)</b>						
Employed	62,456	60,897	61,733	63,135	64,198	64,224
Unemployed	2,830	3,383	3,324	3,084	3,231	3,349
In Labor Force	65,286	64,280	65,057	66,219	67,429	67,573
Unemployment Rate	4.3	5.3	5.1	4.7	4.8	5
<b>State (New Jersey)</b>						
Employed	4,347,761	4,379,482	4,370,560	4,363,215	4,407,966	4,412,572
Unemployed	133,618	157,603	155,535	144,697	149,755	150,539
In Labor Force	4,481,379	4,537,085	4,526,095	4,507,912	4,557,721	4,563,111
Unemployment Rate	3	3.5	3.4	3.2	3.3	3.3

Source: BLS

In Vineland during 2014-2018, the Census estimates that people were employed in the following industries:

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	643	827	3	3	0
Arts, Entertainment, Accommodations	2,016	1,782	10	7	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Construction	1,177	1,552	6	6	0
Education and Health Care Services	3,919	5,312	20	21	2
Finance, Insurance, and Real Estate	744	772	4	3	-1
Information	229	271	1	1	0
Manufacturing	3,143	4,462	16	18	2
Other Services	703	806	4	3	0
Professional, Scientific, Management Services	1,099	1,160	6	5	-1
Public Administration	1	0	0	0	0
Retail Trade	2,881	3,718	14	15	0
Transportation and Warehousing	877	1,232	4	5	1
Wholesale Trade	1,008	1,501	5	6	1
Total	18,440	23,395	--	--	--

2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)  
**Table 3 - Business Activity**

## Labor Force

Total Population in the Civilian Labor Force	29,535
Civilian Employed Population 16 years and over	26,690
Unemployment Rate	9.63
Unemployment Rate for Ages 16-24	28.27
Unemployment Rate for Ages 25-65	5.50

**Table 4 - Labor Force**

Data 2011-2015 ACS  
Source:

Occupations by Sector	Number of People
Management, business and financial	3,995
Farming, fisheries and forestry occupations	1,040
Service	3,390
Sales and office	5,425
Construction, extraction, maintenance and repair	2,655
Production, transportation and material moving	2,305

**Table 5 – Occupations by Sector**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,500	72%
30-59 Minutes	5,140	20%
60 or More Minutes	2,130	8%
<b>Total</b>	<b>25,770</b>	<b>100%</b>

**Table 6 - Travel Time**

Data 2011-2015 ACS  
Source:

## D. HOUSING PROFILE

There were an estimated 22,526 housing units in Vineland in-2018, according to the 2014-2018' American Community Survey. Since 2000, the number of housing units has increased by 7.48%, as in 2000 there were 20,958, and in 2010 there were 22,611 housing units, according to the Census.

For 2014-2018, the Census showed an estimated 7.61% of housing units to be vacant, compared to 10.87% in the state of New Jersey. In Vineland this represents a decrease of -5.82% in the number of vacant housing units since 2013, when there were 1,821 vacant housing units and a vacancy rate of 8.01%.

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. This data is from Valassis Lists, which tracks vacancy on a quarterly basis. In the 3 quarter of 2019, the overall vacancy rate in this area was **1.35%**.

## Table Vacancy Trends in Vineland

Postal Address Vacancy	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3
<b>City (Vineland)</b>						
Number Vacant - Residential	156	168	203	206	223	265
Percent Vacant - Residential	0.67%	0.73%	0.88%	0.89%	0.95%	1.13%
Number Vacant - Business	67	66	43	46	53	85
Percent Vacant - Business	2.79%	2.75%	1.78%	1.91%	2.18%	3.49%
Overall Vacancy Rate	0.87%	0.92%	0.96%	0.98%	1.07%	1.35%
<b>County (Cumberland)</b>						
Number Vacant - Residential	1,032	1,019	1,081	1,030	1,046	1,049
Percent Vacant - Residential	1.86%	1.84%	1.95%	1.85%	1.88%	1.89%
Number Vacant - Business	211	212	190	182	181	201
Percent Vacant - Business	4.71%	4.73%	4.23%	4.06%	4.02%	4.46%
Overall Vacancy Rate	2.08%	2.05%	2.12%	2.02%	2.04%	2.08%
<b>State (New Jersey)</b>						
Number Vacant - Residential	77,768	76,534	71,487	68,067	67,525	64,571
Percent Vacant - Residential	2.22%	2.18%	2.01%	1.92%	1.91%	1.82%
Number Vacant - Business	33,539	33,039	32,582	31,699	31,224	30,853
Percent Vacant - Business	12.87%	12.5%	12.29%	12.2%	11.96%	11.82%
Overall Vacancy Rate	2.96%	2.9%	2.73%	2.63%	2.6%	2.51%

Source: Valassis Lists Data aggregated by: 2018q2 - 2019q3 Data Contains: 1 City

## Housing Units by Structure Type

In Vineland as of 2018, 69.8% of housing units were in single family houses, both attached and detached. Approximately 38.17% of the remaining housing units were in small apartment buildings, accounting for 11.52% of all housing units. Mobile or manufactured homes account for 7.5% all housing units in Vineland, which is above the County rate of mobile homes (5.63% of housing units), and the state's rate (0.95% of housing units). In fact over half (53.16%) of all mobile or manufactured homes in Cumberland County are located in Vineland.

Since 2000 the number of single-family homes has increased by 1,907 houses or 12.13%. The number of single family attached units increased by 23.98% from 2000 to 2018, and the number of single family detached has increased by 13.32% from 2000 to 2018. Still there has been minimal change in the breakdown in percentage of all single-family homes as in 2000 95.56% of single-family homes were detached, and in 2018 95.17% of single-family homes in Vineland were detached.

In comparison 73.48% of housing units in Cumberland County are in single family homes, both attached and detached. 63.08% of all housing units in New Jersey are in either a single family detached or attached homes. While Vineland has a higher percentage of its housing units in small apartment buildings compared to the county, it has a lesser percentage than those across the entire state.

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

**Table 2018 Housing Stock in Vineland**

2014-2018 Housing Stock	Number of Units	Percent of Units
<b>City (Vineland)</b>		
Single family detached homes	14,965	66.43%
Single family attached homes	760	3.37%
2-unit homes and duplexes	1,625	7.21%
Units in small apartment buildings	2,596	11.52%
Units in large apartment buildings	890	3.95%
Mobile homes or manufactured housing	1,690	7.5%
Other types	0	0%
<b>County (Cumberland)</b>		
Single family detached homes	38,158	67.62%
Single family attached homes	3,307	5.86%
2-unit homes and duplexes	3,750	6.65%
Units in small apartment buildings	6,085	10.78%
Units in large apartment buildings	1,950	3.46%
Mobile homes or manufactured housing	3,179	5.63%
Other types	0	0%
<b>State (New Jersey)</b>		
Single family detached homes	1,931,259	53.57%
Single family attached homes	342,782	9.51%
2-unit homes and duplexes	334,136	9.27%
Units in small apartment buildings	721,409	20.01%
Units in large apartment buildings	240,979	6.68%
Mobile homes or manufactured housing	34,236	0.95%
Other types	600	0.02%

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

## Year Structure Built

A majority (51.62%) of housing units in Vineland were built prior to 1970, this is on point with

New Jersey, as 54.22% of all housing in the state was built prior to 1970. Since 2000 just 13.41% of existing housing units have been built in Vineland, the majority (76.5%) of those units were built between 2000 and 2010, as since 2010 there has been very little new construction in Vineland. Still Vineland's figures regarding newer housing units eclipse that of New Jersey's. As from 2000 to 2018, 11.82% of the state's housing units were built, and 22.28% of those units were built from 2010 to 2018, according to the 2014-2018 American Community Survey.

**Table- Year Structure Built- Vineland**

Year Built	# of units	% of all units
Built 2014 or later	205	0.9%
Built 2010 to 2013	505	2.2%
Built 2000 to 2009	2,311	10.26%
Built 1990 to 1999	1,914	8.5%
Built 1980 to 1989	2,453	10.89%
Built 1970 to 1979	3,509	15.58%
Built 1960 to 1969	3,684	16.35%
Built 1950 to 1959	3,539	15.71%
Built 1940 to 1949	1,372	6.09%
Built 1939 or earlier	3,034	13.47%
Total:	22,526	

Source: 2014-2018 American Community Survey

### Median Value

The median value of owner-occupied homes in Vineland in 2000 was \$94,000 compared to \$89,200 for Cumberland County and \$170,800 for New Jersey. In 2013, according to the 2009-2013 American Community Survey the median value of owner-occupied homes in Vineland had nearly doubled to approximately \$171,700 compared to \$168,900 in Cumberland County and \$327,100 in New Jersey. As of the 2014-2018 American Community Survey the Median value of owner-occupied units in Vineland had declined by -1.98% and was \$168,300 indicating a slight decline in value since 2013. Cumberland County's median value declined by -3.79% and was \$162,500 showing a slightly larger decline in home value than Vineland during the same period. As opposed to the decline in home values in Vineland and Cumberland County from 2013 to 2018, New Jersey saw a minimal increase in median home value to \$327,900 in 2018

**Table - Building permits in Cumberland County 2003-2018**

Total
-------

2003	369
2004	565
2005	607
2006	709
2007	584
2008	332
2009	226
2010	235
2011	182
2012	186
2013	215
2014	188
2015	193
2016	118
2017	88
2018	71

Source: U.S Census Bureau, Residential Construction Branch

The Census Bureau collects statistics concerning the number of buildings for which permits were issued each year by County. It is based upon reports submitted by local building permit officials in response to a mail survey. According to the table above it appears that before the Recession there was a plethora of building permits issued in Cumberland County, but as of 2007 the number of permits started to decline, there was a -74.33% drop in the number of building permits issues from 2006 to 2011. Since 2011 there has been very little growth in the number of permits, and from 2013 to 2018 there was an additional -66.98% decline in the number of permits. In 2018 the fewest number of building permits issued of any year since 2003, and in total since the peak of 2006, the number of building permits have decreased by -91.01%. It's clear that while other parts of New Jersey and around the country may have recovered since the Great Recession, the building trades in Cumberland County have not.

## Financing

### Owner Costs

In 2010, the median monthly expense for Vineland's households with a mortgage was \$1,672. The 2014-2018 American Community Survey estimates that the median monthly expense had decreased since 2010 to \$1,610. From 2010 to 2018 median monthly owner costs for those with a mortgage decreased by (-3.71 %) in Vineland while median household income during the same time period increased by 1.91%. 37.05 percent of all owner- occupied houses in 2018 do

not have mortgages. The number of houses with mortgages have decreased by (-6.85%), while the number of owner-occupied homes has decreased by (-3.67%) from 2010 to 2018. The number of owner-occupied houses without a mortgage has increased by 2.26% from 2010 to 2018. The median monthly owner costs for those without a mortgage has increased by 15.85 % and \$103/month from 2010 to 2018. While the median monthly housing costs for owners with mortgages has decreased since 2010, those without mortgages have seen their housing costs increase

**Table Mortgage Status and Selected Monthly Owner Costs in Vineland**

Monthly Owner Cost	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Housing Units	%	Number of Housing Units	%
<b>Houses with a mortgage</b>	9,308	65.1%	8,670	62.95%
Less than \$300	0	0.0%	0	0%
\$300 to \$499	130	1.4%	31	0.4%
\$500 to \$699	188	2.0%	68	0.8%
\$700 to \$999	693	7.4%	609	7%
\$1,000 to \$1,499	2,650	28.5%	2,764	31.9%
\$1,500 to \$1,999	2,685	28.8%	3,335	38.5%
\$2,000 and more	2,962	31.8%	1,863	21.5%
<b>Median</b>	\$1,672	---	\$1,610	---
<b>Houses without a mortgage</b>	4,989	34.9%	5,102	37.05%
<b>Median</b>	\$650	----	\$753	---

Source: 2006-2010, 2014-2018 American Community Survey

In 2010 and 2018, monthly housing costs exceeding 30 percent of monthly income declined from 41.2% of all owner-occupied housing with mortgages in Vineland in 2010 to 33.3% of all owner-occupied households with mortgages in 2018. This decrease in percentage of owners spending more than 30% on housing costs may indicate that steps have been made to make homeownership more affordable in Vineland. Or perhaps increases in income and stagnation of housing cost may have taken percentages down to lower than they were in 2010. Those homeowners in Vineland without mortgages paying more than thirty percent of income on housing costs saw the opposite take place, and a higher percentage of them were paying 30 percent or more on housing in 2018, at 23.3%, than in 2010, at 21.5%. One reason could be is that as people pay off their mortgages, they are closer to retirement ages and therefore their incomes may decrease and see much less fluctuation, and if housing costs increase or stay the

same as incomes decrease, they will pay higher percentages of their income on housing. In 2018 29.65% of all homeowners were cost-burdened in the fact that they were paying more than 30 percent of their income on housing. This figure is down slightly from 2010 when 30.77% of all owner-occupied households were cost burdened, paying more than 30 percent of income on housing costs. The number of homeowners cost burdened decreased from 2010 to 2018 in Vineland at a rate higher (-7.34%) than the percentage decrease in the number of homeowners (-3.67%) from 2010 to 2018. Therefore showing that the slight decrease was not just based on a decrease in overall homeownership, it was based on incomes outpacing increases in housing costs for some of Vineland's homeowners.

**Table Selected Monthly Owner Costs as a Percentage of Household Income in Vineland**

	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
<b>Units with a mortgage (excluding those whose costs cannot be calculated)</b>				
	9,294	---	8,654	---
Less than 20 percent	2,717	29.2%	3,217	37.2%
20 to 29.9 percent	2,749	29.6%	2,552	29.5%
30 to 34.9 percent	866	9.3%	608	7%
35 percent and more	2,962	31.9%	2,277	26.3%
Not computed	14	-	16	-
<b>Units without a mortgage (excluding those whose monthly costs cannot be calculated)</b>				
	4,968	---	5,058	---
Less than 20 percent	3,127	62.9%	3,209	63.4%
20 to 29.9 percent	769	15.5%	668	13.2%
30 to 34.9 percent	186	3.7%	258	5.1%
35 percent and more	374	17.8%	923	18.2%
Not computed	11	-	44	-

Source: 2006-2010, 2014-2018 American Community Survey

## Foreclosures

According to RealtyTrac, as of February 2020, Vineland has 390 properties in some stage of foreclosure (default, auction or bank owned). Vineland has a foreclosure rate of 1 in every 1,160 housing units. Cumberland County has a foreclosure rate of 1 in every 803 properties. and the State of New Jersey had a foreclosure rate of 1 in every 1,453 housing units. Therefore, indicating that Vineland has a lower foreclosure rate than the County but has a higher rate than New Jersey as a whole.

## Renter Costs

The median monthly rent in Vineland for 2010 was \$901 and by 2018 it increased to \$1,017 according to the 2014-2018 American Community Survey. This indicates a 12.87% increase in the median rent from 2010-2018. During this time (2010-2018) the number of occupied rental units has increased at a rate of 9.93%. The number of units charging \$1,000/month and more has increased dramatically, by 64.57% from 2010 to 2018. And went from 34.4% of rents in 2010 to 51.5% of rents in 2018.

The following table illustrates rental rates within Vineland from 2010 to 2018.

**Table Gross Monthly Rent in Vineland**

	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Housing Units	%	Number of Housing Units	%
<b>Occupied units paying rent</b>	6,279	100%	6,903	100%
<b>Less than \$200</b>	229	3.6%	127	1.8%
<b>\$200 to \$299</b>	304	4.8%	532	7.7%
<b>\$300 to \$499</b>	445	7.1%	449	6.5%
<b>\$500 to \$749</b>	961	15.3%	483	7%
<b>\$750 to \$999</b>	2,178	34.7%	1,754	25.4%
<b>\$1,000 to \$1,499</b>	1,873	29.8%	2,583	37.4%
<b>\$1,500 or more</b>	289	4.6%	975	14.1%
<b>No cash rent</b>	195	-	136	-
<b>Median</b>	\$901	-	\$1,017	-

Source: 2006-2010 ACS and 2014-2018 American Community Survey

In 2010, 55.2% of renter households were spending more than 30% of their monthly income on rent. By 2018, the percentage of renters spending more than 30% increased to 60.8% of all renters in Vineland. The total number of those renters paying more than 30 percent of income for rent has increased by 20.4% from 2010 to 2018, higher than the 9.93% increase in total renters during the same time. In Cumberland County in 2018, 63 percent of all renters were paying more than 30 percent of income on housing and 52.2 percent were cost-burdened in New Jersey. These numbers are troubling and only reinforce the great need for more affordable housing options in Vineland.

**Table - Gross Rent as a Percentage of Household Income in Vineland**

	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Units	Percentage	Number of Units	Percentage
Less than 20 percent	1,350	21.8%	1,262	18.6%
20 to 29.9 percent	1,431	23.1%	1,399	20.6%
30 to 34.9 percent	707	11.4%	696	10.3%
35 percent and more	2,713	43.8%	3,422	50.5%
Not computed	273	-	260	-

Source: 2006-2010 American Community Survey, 2014-2018 American Community Survey

The 2020 Fair Market Rents for the Vineland-Bridgeton, NJ MSA are shown in the table below.

**2020 Fair Market Rents (FMRs) by Unit Bedrooms in the Vineland- Bridgeton, NJ MSA**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
<b>FY 2020 Fair Market Rent</b>	<b>\$853</b>	<b>\$960</b>	<b>\$1,259</b>	<b>\$1,670</b>	<b>\$1,985</b>

Source: U.S. Department of Housing & Urban Development

**B. City of Millville**

In order to perform an analysis of impediments to fair housing choice in the City of Millville, the demographic, housing, economic, and social characteristics of the City were evaluated as a basis for determining and identifying any potential impediments to fair housing choice. In this section of the Analysis of Impediments to Fair Housing, demographic and socio-economic characteristics of Millville are described to identify conditions and trends within the Vineland-Millville region. The demographic data will serve as a basis for determining needs and identifying impediments to fair housing choice.

The statistical information in this section of the Analysis of Impediments to Fair Housing, unless noted, was derived from census reports published by the U.S. Bureau of the Census and the City's Five-Year Consolidated Plan. Part VIII, Appendix A of this report contains extensive

demographic data that is summarized and/or illustrated in the following sections. Part VIII, Appendix B includes full-page maps of the demographic data which are also shown in the narrative pages.

## **Population, Race, Ethnicity and Religion**

### **II. MILLVILLE DEMOGRAPHIC BACKGROUND DATA**

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According to Millville's 2017 "Land Use Element":

Millville is 44.5 square miles in size and is located in the center of Cumberland County, New Jersey. The City is uniquely positioned to attract new businesses as it contains a Foreign Trade Zone, a Federal Empowerment Zone, a Federal Opportunity Zone and an Urban Enterprise Zone. Millville is conveniently located less than an hour drive from Philadelphia, Wilmington and Atlantic City. State Route 55, a limited access highway, has two exits within Millville and connects the City with Interstate 295. State Route 47 (running north to south) and State Route 49 (running east to west) are important arterials that intersect in the center of the City. Millville is served by three NJ TRANSIT bus routes: 313 – Philadelphia to Cape May; 408 Philadelphia to Millville; and 553 Upper Deerfield to Atlantic City. The Millville Executive Airport (MIV) includes 6,000' runways and ample hangar and office space.

Historically, Millville's residential and industrial core was centered along the Maurice River, at the crossroads of Routes 47 and 49. Beyond this center the remaining portions of the municipality were rural farms or undeveloped forest. Development remained concentrated in the center of the City until the last 50 years when suburbanization and regional forces spurred construction of single-family housing and subdivisions beyond the downtown and into surrounding farmland. Today, the development pattern resembles the spokes of a bicycle wheel in which the built environment is the densest in the center extending outward to the City limits along the arterial roadways.

## **Population, Race, Ethnicity and Religion**

Millville is the second largest municipality in Cumberland County by population, behind Vineland. This has been the case since 1970 when Millville's population eclipsed that of Bridgeton. According to the 2014-2018 American Community Survey, Millville has a population of 27,950. This is a 4.11% growth since 2000. Millville has consistently been growing in population since at least 1940 according to the U.S Census Bureau, in fact the only decline in population was from the 2010 Census to the 2014-2018 ACS, which saw a -1.58% decline in

population. Similar population trends have been seen in the County since 2000 as well, as Cumberland County has had a 4.75% population growth since 2000, though since 2010 like Millville its experienced a slight population decrease of -2.22%. During this same period though the State of New Jersey has seen constant growth of 5.56% since 2000.

**Table Population**

Population	2000	2010	2014-2018	Change 2000 to 2014-2018 (%)
Area	26,847	28,400	27,950	4.11%
Counties (Cumberland)	146,438	156,898	153,400	4.75%
State (New Jersey)	8,414,350	8,791,894	8,881,845	5.56%

Source: Census Data aggregated by: 2000 - 2014-2018 Data Contains: 1 City

### Race

Of the people living in Millville, 74.63% are White, 18.42% are African American, 16.96% are Hispanic, 2.06% are Asian, 0.24% are American Indian or Alaskan Native, 1.55% are of "some other race" and 3.11% are of two or more races. In the table below, the percentage of the population that each segment represents in Millville is compared to the percent it represents in the state which indicates larger percentages of White and African American populations in Millville compared to New Jersey, but lesser Asian and Hispanic population in Millville compared to the state.

In Millville between 2000 and 2018, the White population increased by 2.09%, the African American population increased by 22.96 %, and the Asian population increased by 284%, though still Millville has a rather small Asian Population of less than a quarter of what the state's average is. In 2000 Asian was just 0.56% of the population, as of 2018 they were still just 2.06% of the population. The number of Hispanic residents in Millville increased by 59.47% from 2000 to 2018.

**Table Race/Ethnicity in Millville**

Race	2000	2010	2014-2018	Percent of Total Population in 2014-2018	Percent of State Population in 2014-2018 (New Jersey)
White	20,430	19,608	20,858	74.63%	67.91%
African American	4,186	5,631	5,147	18.42%	13.47%
Asian	150	338	576	2.06%	9.37%
Native Hawaiian or Pacific Islander	0	18	0	0%	0.04%
American Indian or Alaskan	162	266	66	0.24%	0.21%

Native					
Some Other Race	1,436	1,488	434	1.55%	6.39%
Two or More Races	483	1,051	869	3.11%	2.6%

Ethnicity	2000	2010	2014-2018	Percent of Total Population in 2014-2018	Percent of State Population in 2014-2018 (New Jersey)
Hispanic	2,973	4,239	4,741	16.96%	19.91%

Source: Census Data aggregated by: 2000 - 2014-2018 Data Contains: 1 City

## Dissimilarity Index

One way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the Municipality. The dissimilarity index, based on the 2000 Census compares the integration of racial groups with the white population of the Municipality on a scale from 0 to 100%. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups. Dissimilarity Index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

**Table Millville Dissimilarity Index**

	Dissimilarity Index
White/Black*	47.3
White American Indian*	44.0
White/Asian*	39.4
White/Native Hawaiian*	87.7
White/Other*	75.6
Two or More Races*	33.5
White/Hispanic	45.7

\* Non-Hispanic only

Source: William H. Frey and Dowell Myers' analysis of Census 2000; and the Social Science Data Analysis Network (SSDAN).

The table above highlights the dissimilarity indices for various race and ethnic groups as compared to the White, Non-Hispanic population in Millville. The Black, Non-Hispanic population is the largest minority group in Millville and has a dissimilarity index of 47.3 meaning that 47.3% of the white population would need to move to another neighborhood so that White and Black populations would be more evenly distributed in the Municipality. The Hispanic population is the second largest minority population and compared with the White, Non-Hispanic population has a dissimilarity index of 45.7. Therefore, all minority groups of greater population than 1,000 have moderate dissimilarity Indices compared to the White, Non-Hispanic population in Millville. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the Municipality. The Black/African American and Hispanic populations are the only minority populations in Millville with populations exceeding 1,000 people. The Asian

population is the third largest minority population in Millville, and compared to the White, Non-Hispanic population had a Dissimilarity Index of 39.4, which would be a low amount of segregation. As a result, the dissimilarity indices of the other minority populations misrepresent the actual distribution of these populations across Millville.

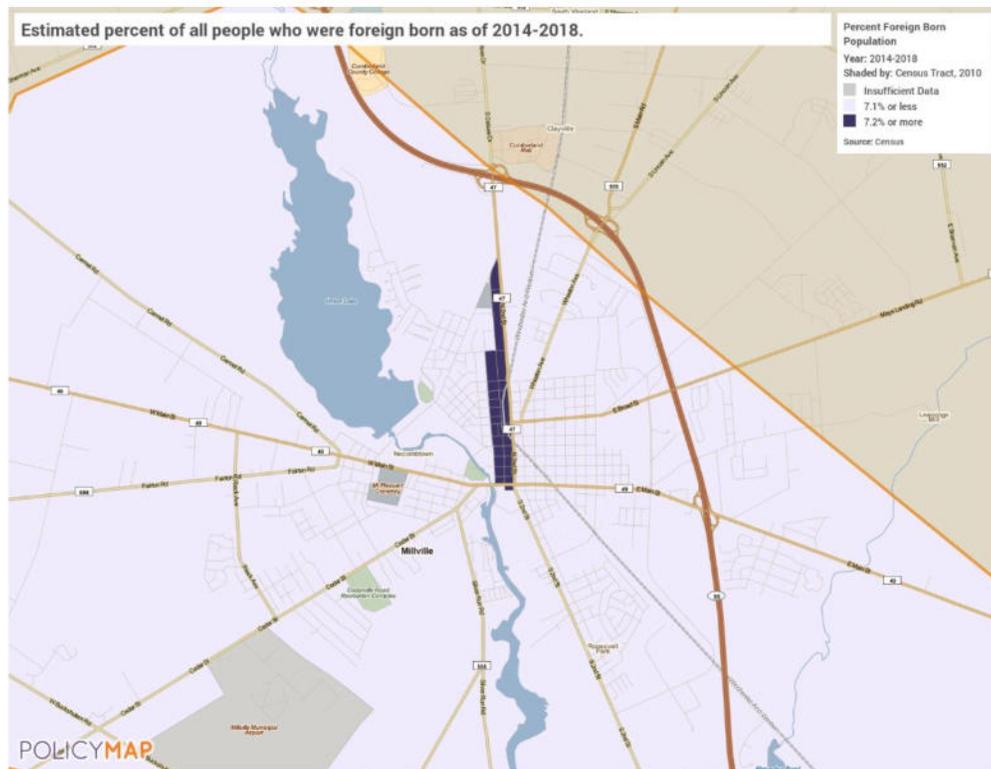
## **Ethnicity**

### **Foreign Born**

Data from the U.S. Census Bureau for 2014-2018 indicate that 1,145 people or 4.1% of the population living in Millville were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in New Jersey, which, according to the Department of Homeland Security, was home to 54,440 people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent 4.83% of green cards issued in the nation that year.

The predominant or plurality of the foreign-born population of Millville are from Mexico, they account for approximately 125 residents or 10.92% of the foreign-born population in Millville. Though all census tracts within Millville have a different country of origin where the plurality of their foreign-born population are from, they are: Mexico, Grenada, Jamaica, Dominican Republic, Liberia, and Africa- Not elsewhere classified. The census tract with the highest percentage of foreign-born population (7.65% of the tract's population) is the area that includes much of the Glasstown Arts District on North High Street just north of City Hall, as seen on the below map.

### **Map - % of Foreign-Born Population**



Source: 2014-2018 American Community Survey

## LEP

Limited English proficiency (LEP) is defined as those who speak English less than “very well” In order to determine whether translation of vital documents is required, the number of LEP persons per language group must be determined, the City shall provide written translation of vital documents for LEP language groups that are either 1000 or more or (2) more than 5%, of the eligible population in the market area.

According to the 2011-2015 American Community Survey a majority (88.87%) of the City’s population “Speak Only English,” where 11.13% of the population speaks languages other than English. Of these other languages spoken at home, no language group constitute 5% or greater of the City’s total population or are represented by a population of more than 1,000 persons within Millville that speak English less than “very well”. While Spanish or Spanish Creole is second to English, only 568 persons speak English less than “very well”. Overall, these LEP households only make up 2.14% of the overall population in Millville.

## Age

In Millville, according to the 2014-2018 American Community Survey in 2018, 15.8% of the population was over the age of 65. 59.87% are of working age (18-64). 24.34% are under 18, and 4.62% are under 5 years old. The breakdown of age groups by percentage of population are very similar to New Jersey’s with Millville having a slightly higher percentage of residents under 18 and lower percentage of residents of the working age than the state as whole.

The areas/census tracts with the highest percentages of senior residents are found in the census tract including the Millville Airport and the New Jersey Motorsports Park, as well as the census tract that includes much of the Glasstown Arts District on North High Street, as shown on the map below.

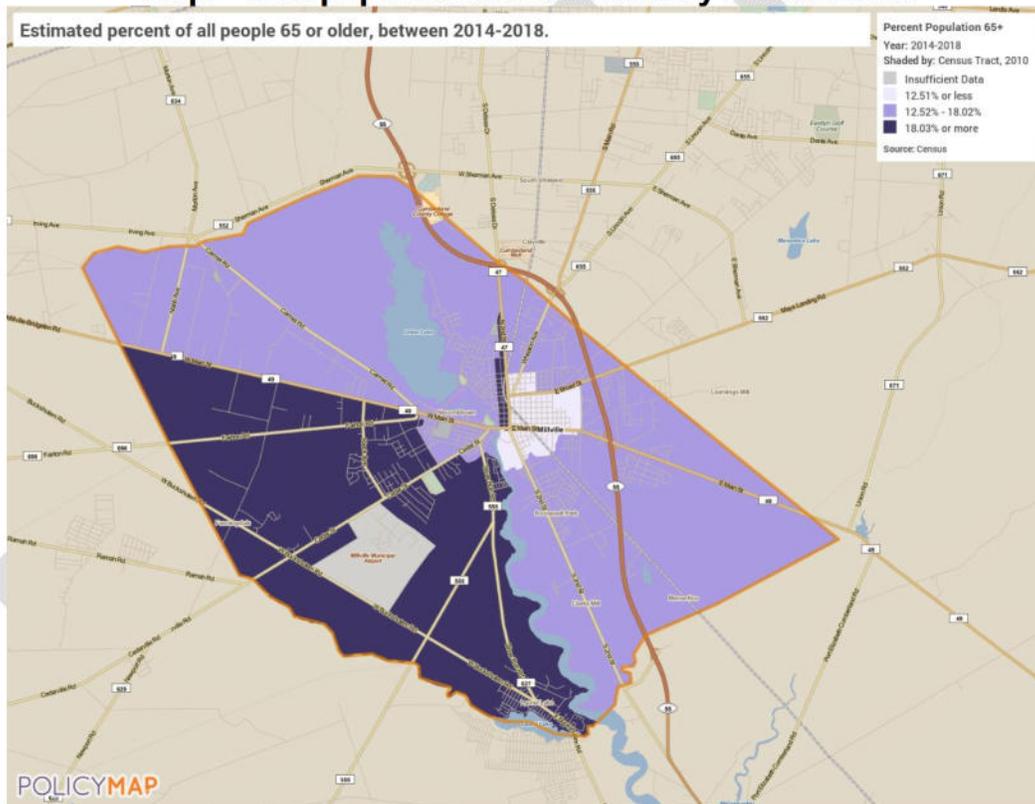
The median age in Millville was 39 in 2018, up from 36.6 in 2010, and 35 in 2000. In Comparison the Median Age in Cumberland County in 2018 was 37, and in the State of New Jersey the median age was 40.

**Table Age Groups in Millville**

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (New Jersey)
Under 5	1,290	4.62%	5.87%
Under 18	6,802	24.34%	22.22%
Working Age (18-64)	16,733	59.87%	62.28%
Aging (65+)	4,415	15.8%	15.5%

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

**Map % of population 65 and over by Census Tract**



Source: 2014-2018 American Community Survey, PolicyMap

## Religion

Please see Vineland's Religion section on pg. Data is only available on a County level.

## Households

**Table Number of Households**

2014-2018 Household Counts	Number of Households
<b>City (Millville)</b>	
Households	10,959
<b>County (Cumberland)</b>	
Households	50,608
<b>State (New Jersey)</b>	
Households	3,213,362

Source: 2014-2018 American Community Survey

In 2013 there were 11,202 housing units in Millville. This number represented a slight 5.16 % increase from the 10,652 units in the 2000 housing stock. The 2014-2018 American Community Survey estimates that the supply of housing in Millville has increased quite substantially and that Millville has gained 1,217 units since 2013 accounting for an increase of 10.86% from 2013 to 2018. In the 18 years from 2000 to 2018 Millville increased its number of housing units by 16.59%. According to the table below in 2018 there were 10,959 occupied housing units (88.24%) and 1,460 vacant housing units (11.76%), in Millville. In general, an upward trend of the vacancy rate has been seen in Millville since 2000. The amount of vacant housing units in Millville increased by 139.74% from 2000 to 2018, the vacancy rate increased by over six percentage points during this time as well. So, while the supply increased perhaps there was not the level of demand was not as high as developers thought.

**Table - Housing Units in Millville by Occupancy Status**

	2000	2013	2018	2000-2018 change (%)
<b>Total housing units</b>	10,652	11,202	12,419	+16.59%
<b>Occupied units</b>	10,043	10,318	10,959	+9.1%
<b>Vacant units</b>	609	884	1,460	+139.7%
<b>Vacancy rate</b>	5.72	7.89	11.76	+6.04%

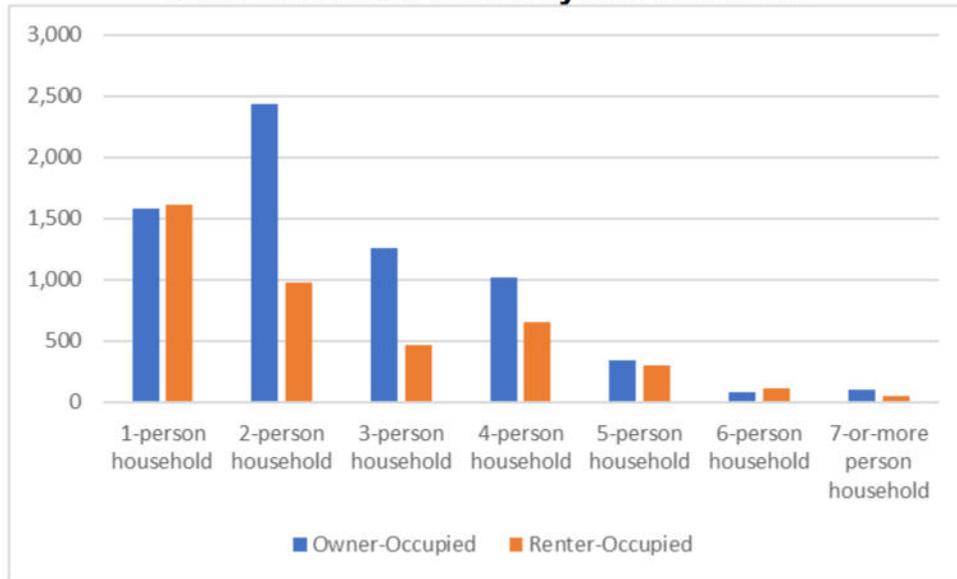
Source: 2000 Census, 2009-2013 American Community Survey and 2014-2018 American Community Survey

In 2000, of the occupied housing units, 63.9% were owner-occupied and 36.1% were renter-occupied. In 2010, of the occupied housing units, 61.8% were owner-occupied and 38.2% were renter-occupied. According to the 2014-2018 American Community Survey there were 10,959 occupied housing units, of those occupied 62.15% were owner occupied and 37.85% were renter occupied indicating a slight decline since 2000 in ownership rates. In 2018, Cumberland County's ownership rate was slightly higher than Millville's with a 64.42% home-ownership rate, a minimal decrease from its ownership rate of 67.95% in 2000.

In 2000, the average size of the owner-occupied households was 2.71 persons and the average renter household was 2.54 persons. In 2010, the average size of owner-occupied households was 2.7 persons and the average size of renter-occupied households increased to 2.56 persons. In 2018, the average size of owner-occupied households was 2.57 and of renter occupied households was 2.45. From 2000 to 2018, households' sizes in Millville for both owner and renter occupied households decreased, this decrease is in line with slight population increases and an increase in housing units.

The following chart illustrates the breakdown by household size for owner and renter households.

**Table Household Tenure by Size in Millville**

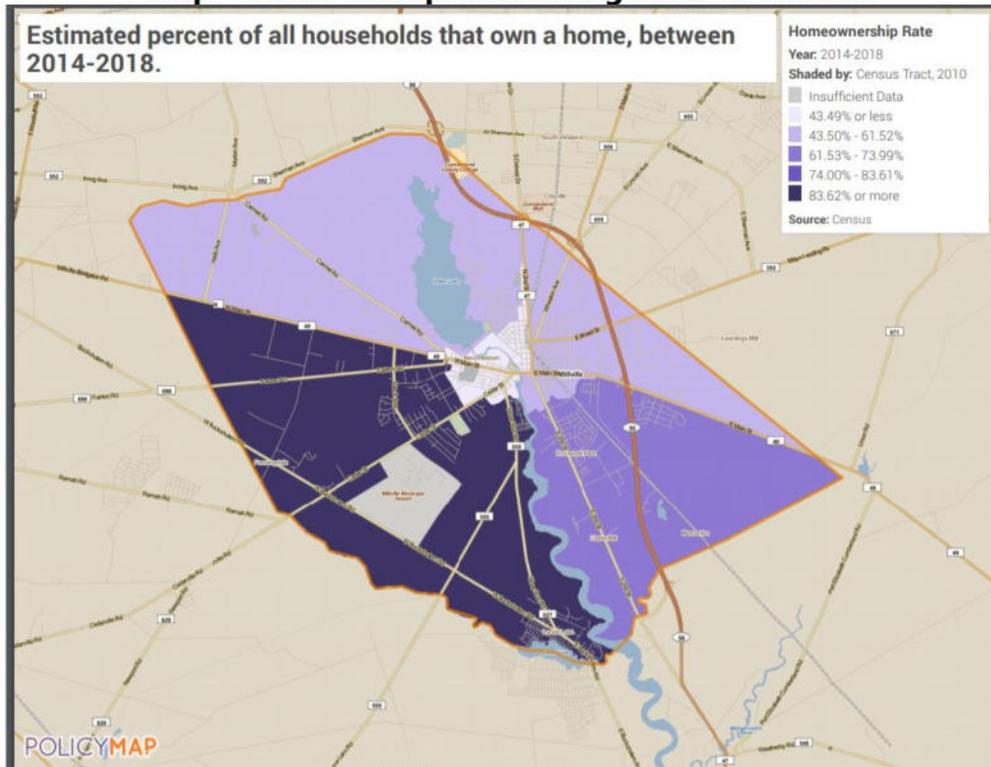


Source: 2014-2018 American Community Survey

Two-person, owner-occupied households make up the plurality of households in Millville and account for 35.8% of all owner-occupied households. One-person, renter occupied households are the second most frequent type of household constituting 38.8% of renter-occupied households. One-person, owner-occupied households are the third most frequent type of household and constitutes 23.2% of all owner-occupied households. One and two person households both owners and renters, make up 60.29% of all households in Millville.

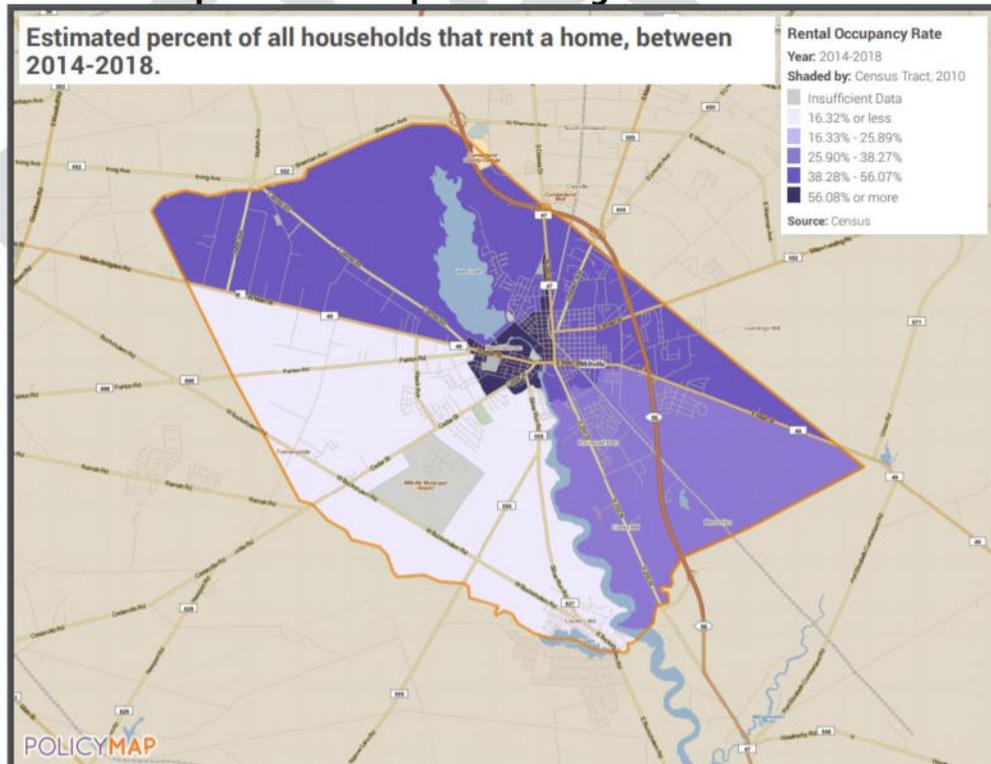
The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. The highest concentration of rental units is in the Downtown area of the Municipality around City Hall and the Glasstown Arts District. The highest concentration of owner-occupied housing is in the Southwest part of the City in the area around the Millville Airport and New Jersey Motorsports Park, this area has an 88.07% homeownership rate which is the highest in Millville. This area is where 30.89% of all owner households are located.

## -Map Owner-Occupied Housing Units in Millville



Source: 2014-2018 American Community Survey

## Map Renter-Occupied Housing Units in Millville



Source: 2014-2018 American Community Survey

In **Table** household tenure is compared by race and ethnicity. The amount of “White alone” households has increased 6.4% from 2000 to 2018 which is no surprise as the white population has increased during this time. Though their percentage of all households has decreased minimally from 80.22% of households to 78.22% of households. White, Alone Households make up an overwhelming majority of owner-occupied households, as of 2018, 86.73% of owners are White Alone, though this has declined from 91.03% in 2000. White Households currently make up 64.27% of all renter occupied households, this is a bit higher than in 2000 when they were 61.18% of renters. Among White households, 68.9% are owners, this is a slight decrease from 72.4% in 2000.

Since 2000, the Hispanic population of Millville has been increasing, Hispanic households have increased by 90.64%. Since 2000, homeownership rates of Hispanic households have increased from 29.46% in 2000 to 41.06% in 2018. While making up 13.93% of households in Millville, Hispanic households make up just 9.2% of homeowners. Since 2000, the number of Black Households in Millville have increased by 30.26%, and their homeownership rate has increased from 25.47% in 2000 to 31.36% in 2018. Though while making up 16.38% of all households in Millville, Black households own just 8.27% of all owner-occupied units.

Asian households have increased at the highest percentage of race in Millville since 2000, they have increased by 261.22%, though they still make up very little of the population constituting just 1.61% of households in 2018. In 2000, 73.47% of Asian households were homeowners in Millville, and 77.97% of Asian households were homeowners in 2018. Asian Households constitute 1.61% of households in Millville and 2.03% of owner-occupied units. All races/ethnicities with over 100 households have increased their homeownership rates from 2000 to 2018, with the exception of White Households.

**Table - Household Tenure by Race and Ethnicity in Millville**

	2000 U.S. Census		2010 U.S. Census		2014-2018 American Community Survey	
	Owner (63.81%)	Renter (36.19%)	Owner (61.84%)	Renter (38.16%)	Owner (62.15%)	Renter (37.85%)
<b>Total Householders</b>	6,408	3,635	6,585	4,063	6,811	4,148
<b>Householder who is White</b>	5833	2,224	5,752	2,202	5,907	2,666
<b>Householder who is Black or African American</b>	351	1,027	509	1,345	563	1,232
<b>Householder who is Hispanic</b>	236	565	422	700	627	900
<b>Householder who is American Indian and Alaska Native</b>	43	28	43	55	17	0

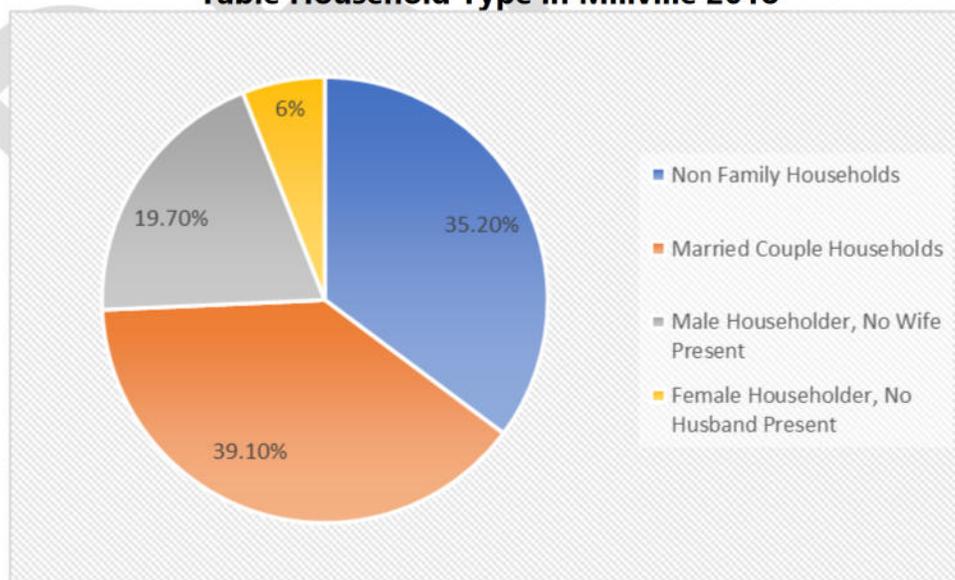
Householder who is Asian	36	13	71	21	138	39
Householder who is Native Hawaiian and Other Pacific Islander	0	0	1	6	0	0
Householder who is some other race alone	111	295	133	295	86	52
Householder who is two or more races	34	48	76	139	100	159

Source: 2000 U.S. Census and 2010 U.S. Census, 2014-2018 ACS, PolicyMap

## Families

As shown on the chart below, in 2018, families constituted 64.75% of households in Millville, a decrease from 2010 when families were 66.7% of all households. In 2010 households with children under 18 were 31.5% of households, in 2018 the rate is 27.8% of all households had children under eighteen, indicating a decrease in households with children. In 2010 19.1 % of households were headed by a female with no husband present and as of 2018 19.7% of households were female-headed showing a slight increase. 5.9% of households were headed by a male with no wife present in 2010 that numbers increased to 6% in 2018. Household types have seen minimal changes from 2010 to 2018, with slight decreases in rates of family-households and households with children under 18. The chart below depicts household type for the 2014-2018 American Community Survey.

**Table Household Type in Millville 2018**



Source: 2014-2018 American Community Survey

## Families

The composition of the **7,096** families who reside in Millville is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place. In Millville, 35.2% of households are Non-Family Households.

**Table Family Composition in Millville**

2014-2018 Family Composition	Number of Families	Percent of Families
<b>City (Millville)</b>		
Families	7,096	--
Married with Children	1,474	20.77%
Single with Children	1,572	22.15%
Single Female with Children	1,391	19.6%
Other Families	4,050	57.07%
<b>County (Cumberland)</b>		
Families	34,788	--
Married with Children	8,024	23.07%
Single with Children	7,231	20.79%
Single Female with Children	5,670	16.3%
Other Families	19,533	56.15%
<b>State (New Jersey)</b>		
Families	2,222,368	--
Married with Children	698,130	31.41%
Single with Children	265,858	11.96%
Single Female with Children	203,209	9.14%
Other Families	1,258,380	56.62%

### Income and Poverty

In 2018, the median household income for Millville was \$52,352, compared to the State of New Jersey with a median of \$79,363, as estimated by the 2014- 2018 American Community Survey. The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2014-2018, 48.04% of households in Millville had an annual income of less than \$50,000, compared to 47.79% of households in Cumberland County, and 32.79% of households in the State of New Jersey. Areas on the outer rings of the City further from the central and downtown parts of Millville where City Hall and the Glasstown Arts District have higher Median households, as shown in Map **below**.

Additionally, according to the Census' American Community Survey estimates, the median income for a family in the period of 2014-2018 was \$64,349 in Millville, compared to the State of New Jersey with a median family income of \$98,047. It's clear that Millville and Cumberland County lag far behind New Jersey's averages when it comes to income on all levels.

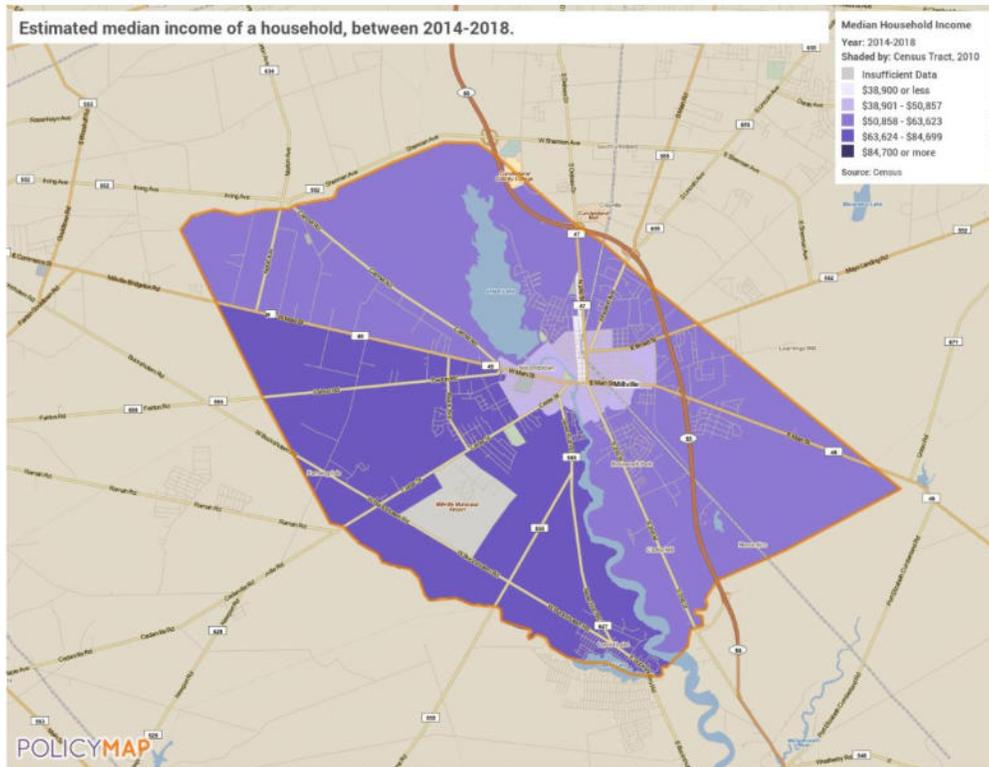
**Table Households Income Levels in Millville**

2014-2018 Annual Income Category	Number of Households	Percent of Households
----------------------------------	----------------------	-----------------------

<b>City (Millville)</b>		
Less than \$25,000	2,868	26.17%
\$25,000 - \$34,999	978	8.92%
\$35,000 - \$49,999	1,419	12.95%
\$50,000 - \$74,999	2,023	18.46%
\$75,000 - \$99,999	1,397	12.75%
\$100,000 - \$124,999	1,207	11.01%
\$125,000 - \$149,999	563	5.14%
\$150,000 or more	504	4.6%
<b>County (Cumberland)</b>		
Less than \$25,000	12,720	25.13%
\$25,000 - \$34,999	4,887	9.66%
\$35,000 - \$49,999	6,581	13%
\$50,000 - \$74,999	9,198	18.17%
\$75,000 - \$99,999	6,375	12.6%
\$100,000 - \$124,999	4,342	8.58%
\$125,000 - \$149,999	2,676	5.29%
\$150,000 or more	3,829	7.57%
<b>State (New Jersey)</b>		
Less than \$25,000	511,357	15.91%
\$25,000 - \$34,999	228,906	7.12%
\$35,000 - \$49,999	313,308	9.75%
\$50,000 - \$74,999	479,792	14.93%
\$75,000 - \$99,999	389,646	12.13%
\$100,000 - \$124,999	322,775	10.04%
\$125,000 - \$149,999	240,597	7.49%
\$150,000 or more	726,981	22.62%

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

## Map Median Household Income in Millville 2018



Source: 2014-2018 American Community Survey

### HUD Income Limits

The table below identifies the Section 8 Income Limits in the Vineland-Bridgeton, NJ MSA which encompasses all of Cumberland County, based on household size for FY 2020. The Median Family Income for a family of four (4) in Millville’s MSA is \$67,700 in 2020.

**Table Vineland - Bridgeton, NJ MSA Area Section 8 Income Limits for FY 2020**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Very Low (50%) Income Limits</b>	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450
<b>Extremely Low (30%) Income Limits</b>	15,400	17,600	21,720	26,200	30,680	35,160	39,640	44,120
<b>Low (80%) Income Limits</b>	41,100	47,000	52,850	58,700	63,400	68,100	72,800	77,500

Source: HUD

The table below highlights the current low- and moderate-income population in Millville. The

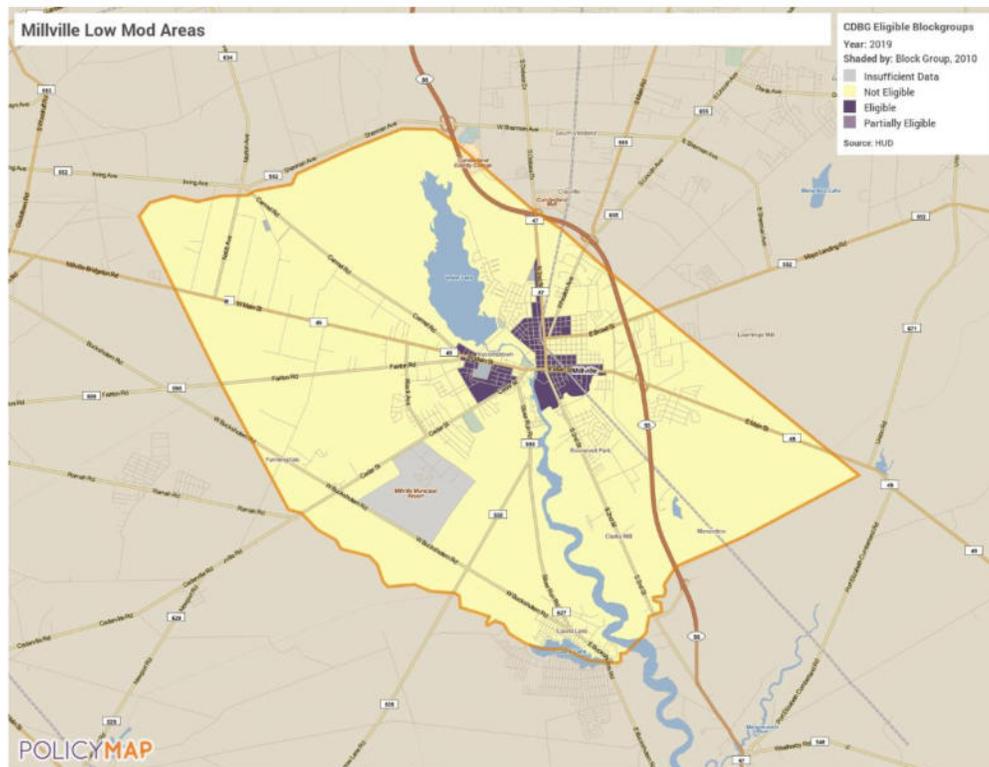
block groups that have a population of more than 51% low- and moderate-income are shaded and indicated in bold. Millville has an overall low- and moderate-income population of 43.29%. For comparison, the State of New Jersey has a low- and moderate-income population of 37.86%. Out of 20 Block groups, 6 are classified as low mod areas. In the map below it is clear that the Low Mod areas are concentrated in the center of Millville in the area surrounding and including the Downtown Business District, City Hall, the Glasstown Arts District, and the Rowan College of South Jersey, Arts & Innovation Center on North High Street.

**Table Low Mod**

TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
<b>030100</b>	<b>1</b>	<b>780</b>	<b>945</b>	<b>82.54%</b>
030200	1	225	460	48.91%
<b>030200</b>	<b>2</b>	<b>1,120</b>	<b>1,855</b>	<b>60.38%</b>
<b>030200</b>	<b>3</b>	<b>1,125</b>	<b>1,610</b>	<b>69.88%</b>
030200	4	195	495	39.39%
<b>030200</b>	<b>5</b>	<b>815</b>	<b>1,335</b>	<b>61.05%</b>
<b>030300</b>	<b>1</b>	<b>1,125</b>	<b>1,350</b>	<b>83.33%</b>
030300	2	485	1,010	48.02%
<b>030300</b>	<b>3</b>	<b>570</b>	<b>1,035</b>	<b>55.07%</b>
030400	1	615	1,355	45.39%
030400	2	370	910	40.66%
030400	3	165	1,265	13.04%
030400	4	265	1,410	18.79%
030400	5	935	2,615	35.76%
030501	1	400	1,715	23.32%
030501	2	250	990	25.25%
030501	3	420	1,895	22.16%
030501	4	275	1,825	15.07%
030502	1	1,250	2,495	50.10%
030502	2	850	1,690	50.30%
<b>Totals</b>		<b>12,235</b>	<b>28,260</b>	<b>43.29%</b>

Source: HUD

**Map- Low Mod Areas of Millville**



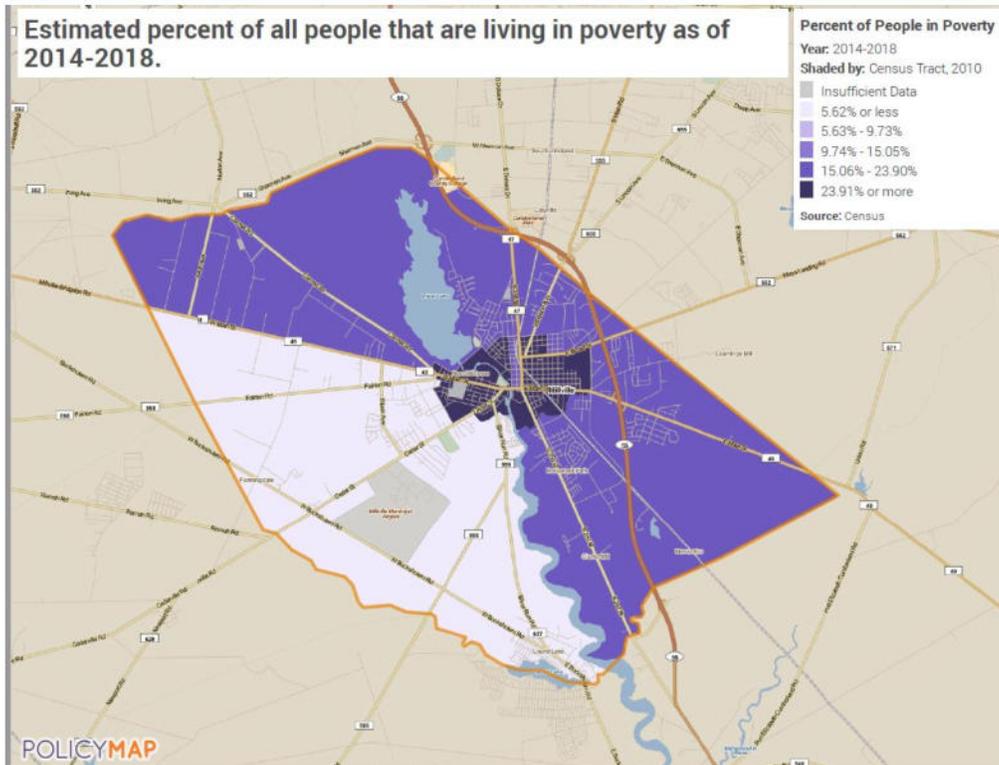
Source: HUD, PolicyMap

## Poverty Rate

The poverty rate for families has been seen a slight increase in Millville since 2000 when it was 12.09% in 2000, then increased to 13.44% in 2013, and most recently declined slightly to 12.84 % in 2018, according to the 2014-2018 American Community Survey. The poverty rate for individuals in Millville is as of 2018, 19.15% up from 15.18% in 2000 and 16.86% in 2013. In comparison in 2018 the individual poverty rate for Cumberland County is 17.59% and New Jersey's is 10.38%. Concentrations of poverty are categorized as census tracts where 40 percent or more of the population lives below the federal poverty line. In Millville, there are no Census Tracts that meet this distinction as of the 2014-2018 American Community Survey. Census Tract 303, in the Central area of Millville just east of the High Street Business District has the highest rate of poverty of any tract at 31.47% of individuals in that tract living below poverty.

25% of all families with children under 18 are living below poverty in Millville, according to the 2014-2018 American Community Survey. 34.1% of families with a female householder and no husband present are living below poverty, and 48.1% of families with a female householder, no husband, and children under 18, are living in poverty in Millville. In three out of the six census tracts in Millville, the rate of single female with children in poverty is above 60%.

## Map Poverty Rates in Millville



Source: 2014-2018 American Community Survey

### Employment

According to the 2014-2018 American Community Survey, 61.7% of Millville’s population that are 16 years old and older are in the labor force. As of December 2019, there were 13,427 people in the labor force and the unemployment rate in Millville was 5.9%, according to the U.S Bureau of Labor Statistics. The Unemployment Rate in Millville in comparison as seen in the table below has in most months been a bit higher than that of the Unemployment Rate in Cumberland County, and compared to the state Millville’s has been more than two percentage points higher since at least July 2019.

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

**Table- Employment Figures in Millville**

Unemployment rate	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
<b>City (Millville)</b>						
Employed	12,128	12,294	12,574	12,785	12,781	12,634
Unemployed	708	733	688	719	707	793
In Labor Force	12,836	13,027	13,262	13,504	13,488	13,427
Unemployment Rate	5.5	5.6	5.2	5.3	5.2	5.9
<b>County (Cumberland)</b>						
Employed	60,897	61,733	63,135	64,198	64,174	63,440
Unemployed	3,383	3,324	3,084	3,231	3,336	4,009
In Labor Force	64,280	65,057	66,219	67,429	67,510	67,449
Unemployment Rate	5.3	5.1	4.7	4.8	4.9	5.9
<b>Metro Area (Vineland-</b>						

<b>Bridgeton, NJ Metro Area)</b>						
Employed	60,897	61,733	63,135	64,198	64,174	63,440
Unemployed	3,383	3,324	3,084	3,231	3,336	4,009
In Labor Force	64,280	65,057	66,219	67,429	67,510	67,449
Unemployment Rate	5.3	5.1	4.7	4.8	4.9	5.9
<b>State (New Jersey)</b>						
Employed	4,379,482	4,370,560	4,363,215	4,407,966	4,412,001	4,420,158
Unemployed	157,603	155,535	144,697	149,755	150,144	165,220
In Labor Force	4,537,085	4,526,095	4,507,912	4,557,721	4,562,145	4,585,378
Unemployment Rate	3.5	3.4	3.2	3.3	3.3	3.6

Source: BLS

The plurality of workers (16.79%) in Millville are in the Healthcare and Social Assistance industry, this is also the industry for which the plurality of workers from New Jersey work in as well. Retail Trade and Manufacturing are also industries for which over 10 percent of workers from Millville work in. The top three industries in Millville all have higher percentages of workers compared to the rate of workers state wide, 45.8% of workers in Millville work in these industries while 33.04% of the workers statewide do.

In Millville during 2014-2018, the Census estimates that people were employed in the following industries:

**Table Employment by Industry in Millville**

<b>Employment by Industry</b>	<b>People Employed</b>	<b>Percent Employed in this Industry</b>	<b>Percent Employed in this Industry in New Jersey</b>
Accommodation and Food Services Industry Employment	819	6.73%	6.03%
Administrative and Support and Waste Management Services Industries Employment	482	3.96%	4.19%
Agriculture, Forestry, Fishing and Hunting Industry Employment	94	0.77%	0.28%
Arts, Entertainment, and Recreation Industries Employment	240	1.97%	2.17%
Educational Service Industry Employment	1,036	8.51%	9.98%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	298	2.45%	8.46%
Health Care and Social Assistance Industry Employment	2,043	16.79%	13.83%
Information Industry Employment	175	1.44%	2.79%
Manufacturing Industry Employment	1,753	14.41%	8.2%
Management of Companies and Enterprises Industry Employment	34	0.28%	0.14%
Other Services Industry Employment	635	5.22%	4.43%
Professional, Scientific, and Technical Service Industry Employment	342	2.81%	9.01%
Public Administration Employment	804	6.61%	4.21%
Retail Trade Industry Employment	1,777	14.6%	11.01%
Construction Industry Employment	700	5.75%	5.8%
Transportation and Warehousing, and Utilities Industries Employment	715	5.88%	6.03%
Wholesale Trade Industry Employment	215	1.77%	3.4%

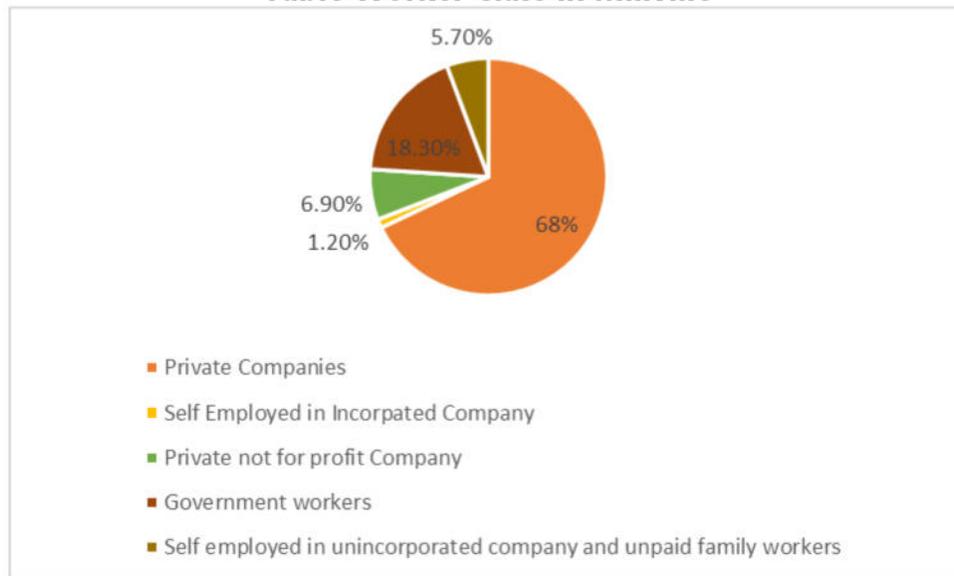
All Other Industries Employment	7	0.06%	0.04%
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Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

### Worker Class

According to the 2014-2018 American Community Survey, 68% of workers in Millville work for private companies and 18.3% of workers work for government entities. The additional workers are either working for nonprofits, are self-employed or are unpaid working at family businesses.

**Table Worker Class in Millville**



Source: 2014-2018 American Community Survey

### Education

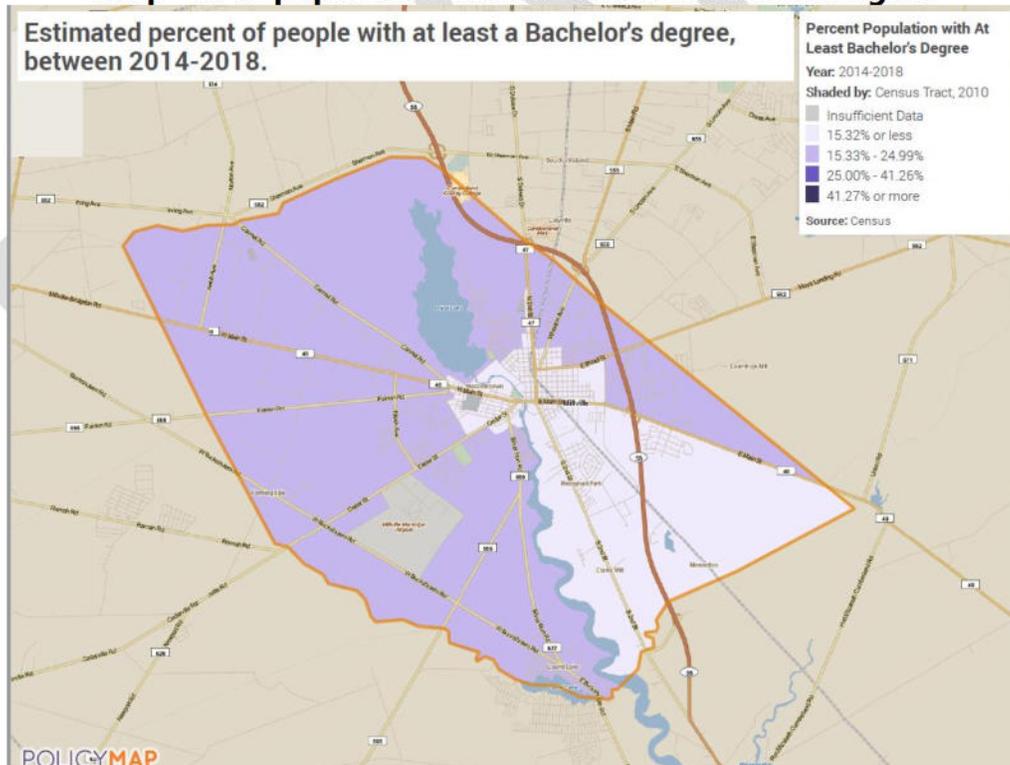
## Table Educational Attainment for Population 25 years old and above

Source: 2014-2018 American Community Survey

	Millville	Cumberland County	New Jersey
Less than H.S Diploma	16.45%	22.08%	10.46%
H.S Diploma	39.18%	38.51%	27.47%
Some College or Associate's Degree	28.47%	24.74%	23.18%
Bachelor's Degree or Higher	15.9%	14.67%	38.89%

The populations in Millville and Cumberland County lag far behind the State of New Jersey in education attainment, with Millville being ahead of the County as a whole. A majority of the population 25 years old and above in Millville (54.63%) and Cumberland County (60.59%) did not attend any schooling past high school. While a majority of the state's population (62.07%) has at least some college experience. Millville outpaces the County as much more of Millville's population have at least a High School Diploma, as over a fifth of the County's population does not. The population rate of those without a High School Diploma is double the state's rate in Cumberland County, and the rate of Bachelor's Degrees or higher in New Jersey is more than double the rates found in Millville and Cumberland County.

### Map - % of population with at least a Bachelor's Degree

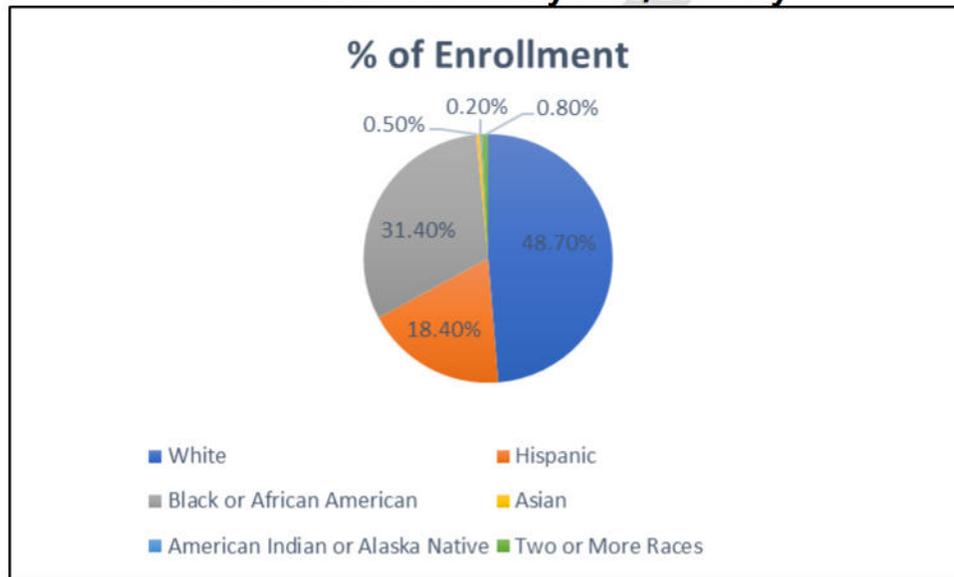


As is evident in the map above, areas outside of the center of Millville have higher percentages of Bachelor Degree or higher residents than the center and southeast parts of the City. Though still no area of Millville has higher than 22.95% of its population 25 years old and older with at least

a Bachelor’s Degree, this is in an area that encompasses nearly all of North Millville. The census tract that encompasses most of the Glasstown Arts District and the High Street Commercial District has the lowest rate of residents with at least a Bachelor’s Degree in Millville at 2.68%.

According to the New Jersey Department of Education, during the 2018-2019 school year there were 5,376 students in the Millville School District’s nine schools. The District population is a plurality White (48.7%), but this been decreased over the past several years, while the rate of Black students (31.4%) has been increasing over the past several years. And 18.4% of students in Millville Public Schools are Hispanic

**Table % of Enrollment by Race/Ethnicity**



Source: NJ Dept. of Education

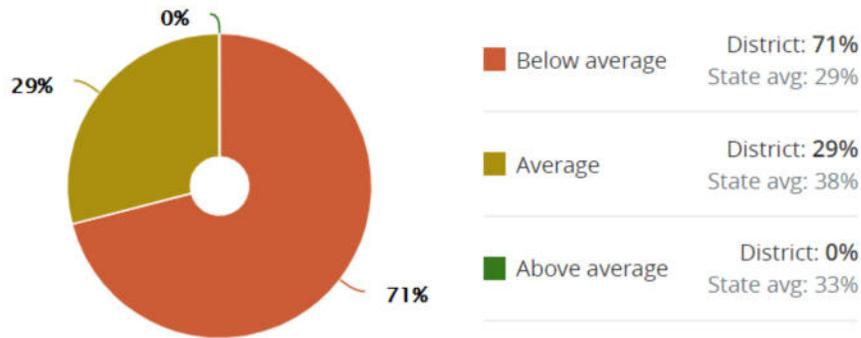
Just 27.2% of students met or exceeded expectations on the PARCC state assessment for English, which was well below the proficiency benchmark. The district’s students scored even lower for Math as just 17.4% of students exceeded or met expectations. The lack of educational attainment and the poor performance of Millville’s schools is something that must be addressed by all parties involved. A strong school system can be the backbone of economic and community development. Millville and Cumberland County have attempted to address issues regarding its low education attainment, with the opening of the Arts & Innovation Center, part of Rowan College of South Jersey on High Street in the heart of the Glasstown Arts District. The chart below illustrates that district school performance are well behind most schools in New Jersey.

**Table- Millville Schools compared to rest of New Jersey**

**A worrisome sign:**

This district has a larger number of schools whose students are making **less** academic progress than their peers at other schools in the state.

How does this district compare with the rest of the state? ?



Source: Greatschools.org

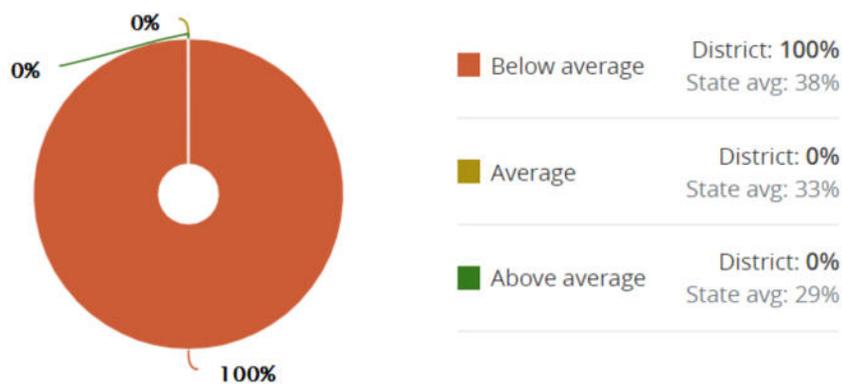
There are 6 Public Schools in Millville that are given Great Schools scores, the average score for Millville's schools is 2.5 out of 10, and they are considered below average (see chart below).

**Table- School Quality vs rest of NJ**

**A worrisome sign:**

A larger number of schools in this district are rated **below average** in school quality.

How does this district compare with the rest of the state? ?



Source: Greatschools.org

**Housing Profile**

There were an estimated 12,419 housing units in Millville in 2018 according to the 2014-2018 American Community Survey. Since 2000, the number of housing units has increased by 16.59%, as in 2000 there were 10,652, and in 2010 there were 11,435 housing units, according to the Census.

For 2014-2018, the Census showed an estimated 1,460 or 11.76% of housing units to be vacant, compared to 10.87% in the state of New Jersey. In Millville this was an increase of 65.16% since 2013, when there were 884 vacant housing units and a vacancy rate of 7.89%.

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. This data is from Valassis Lists, which tracks vacancy on a quarterly basis. In the 3 quarter of 2019, the overall vacancy rate in this area was **2.01%**.

**Table Vacancy Trends in Millville**

Postal Address Vacancy	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
<b>City (Millville)</b>						
Number Vacant - Residential	347	347	345	379	352	228
Percent Vacant - Residential	2.9%	2.9%	2.88%	3.25%	3.02%	1.96%
Number Vacant - Business	58	57	57	58	49	23
Percent Vacant - Business	6.73%	6.61%	6.63%	6.78%	5.79%	2.7%
Overall Vacancy Rate	3.16%	3.15%	3.13%	3.49%	3.21%	2.01%
<b>County (Cumberland)</b>						
Number Vacant - Residential	1,019	1,081	1,030	1,046	1,049	791
Percent Vacant - Residential	1.84%	1.95%	1.85%	1.88%	1.89%	1.42%
Number Vacant - Business	212	190	182	181	201	150
Percent Vacant - Business	4.73%	4.23%	4.06%	4.02%	4.46%	3.33%
Overall Vacancy Rate	2.05%	2.12%	2.02%	2.04%	2.08%	1.56%
<b>State (New Jersey)</b>						
Number Vacant - Residential	77,807	72,619	69,104	68,575	65,563	57,498
Percent Vacant - Residential	2.22%	2.05%	1.96%	1.94%	1.85%	1.62%
Number Vacant - Business	33,529	33,072	32,167	31,675	31,298	30,022
Percent Vacant - Business	12.77%	12.56%	12.48%	12.23%	12.08%	11.56%
Overall Vacancy Rate	2.95%	2.77%	2.67%	2.64%	2.55%	2.3%

Source: Valassis Lists Data aggregated by: 2018q3 - 2019q4

## Housing Units by Structure Type

In Millville as of 2018, 70.95% of housing units were in single family houses, both attached and detached. Over half of the remaining housing units were in small apartment buildings, accounting for approximately 15.55% of all housing units. Since 2000 the amount of single-family homes have increased by 1,359 houses or 18.23%, however the number of single family attached homes have decreased by -55.9% while the number of single family detached have increased by 27.3%. In 2000 85.6% of single family were detached, in 2018 92.2% of single-family homes were detached.

In comparison 73.48% of housing units in Cumberland County are in single family homes, both attached and detached. 63.08% of all housing units in New Jersey are in either a single family detached or attached homes. While Millville has a higher percentage of it housing units in small apartment buildings compared to the county, it has a lesser percentage than those across the entire state.

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include

one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

**Table 2018 Housing Stock in Millville**

2014-2018 Housing Stock	Number of Units	Percent of Units
<b>City (Millville)</b>		
Single family detached homes	8,124	65.42%
Single family attached homes	687	5.53%
2-unit homes and duplexes	754	6.07%
Units in small apartment buildings	1,931	15.55%
Units in large apartment buildings	623	5.02%
Mobile homes or manufactured housing	300	2.42%
Other types	0	0%
<b>County (Cumberland)</b>		
Single family detached homes	38,158	67.62%
Single family attached homes	3,307	5.86%
2-unit homes and duplexes	3,750	6.65%
Units in small apartment buildings	6,085	10.78%
Units in large apartment buildings	1,950	3.46%
Mobile homes or manufactured housing	3,179	5.63%
Other types	0	0%
<b>State (New Jersey)</b>		
Single family detached homes	1,931,259	53.57%
Single family attached homes	342,782	9.51%
2-unit homes and duplexes	334,136	9.27%
Units in small apartment buildings	721,409	20.01%
Units in large apartment buildings	240,979	6.68%
Mobile homes or manufactured housing	34,236	0.95%
Other types	600	0.02%

Source: Census Data aggregated by: 2014-2018 Data Contains: 1 City

## Year Structure Built

A majority (54.87%) of housing units in Millville were built prior to 1970, this is on point with New Jersey, as 54.22% of all housing in the state was built prior to 1970. Since 2000 just 10.48% of existing housing units have been built in Millville, the overwhelming majority (91.63%) of those units were built between 2000 and 2010, as since 2010 there has been very little new construction in Millville. While from 2000 to 2018, 11.82% of the state's housing units were built, and 22.28% of those units were built from 2010 to 2018, according to the 2014-2018 American Community Survey.

**Table- Year Structure Built- Millville**

Year Built	# of units	% of all units
Built 2014 or later	26	0.2%
Built 2010 to 2013	83	0.7%

Built 2000 to 2009	1,193	9.61%
Built 1990 to 1999	812	6.54%
Built 1980 to 1989	1,346	10.84%
Built 1970 to 1979	2,140	17.23%
Built 1960 to 1969	2,171	17.48%
Built 1950 to 1959	1,509	12.15%
Built 1940 to 1949	763	6.14%
Built 1939 or earlier	2,376	19.1%
Total:	12,419	

Source: 2014-2018 American Community Survey

The median value of owner-occupied homes in Millville in 2000 was \$86,300 compared to \$89,200 for Cumberland County and \$170,800 for New Jersey. In 2013, according to the 2009-2013 American Community Survey the median value of owner-occupied homes in Millville had nearly doubled to approximately \$170,900 compared to \$168,900 in Cumberland County and \$327,100 in New Jersey. As of the 2014-2018 American Community Survey the Median value of owner-occupied units in Millville had declined by -8.72% and was \$156,000 indicating a slight decline in value since 2013. Cumberland County's median value declined by -3.79% and was \$162,500 showing less of a decline in home value than Millville during the same period. As opposed to the decline in home values in Millville and Cumberland County from 2013 to 2018, New Jersey saw a minimal increase in median home value to \$327,900 in 2018

**Table - Building permits in Cumberland County 2003-2018**

	Total
2003	369
2004	565
2005	607
2006	709
2007	584
2008	332
2009	226
2010	235
2011	182
2012	186
2013	215
2014	188
2015	193
2016	118

<b>2017</b>	<b>88</b>
<b>2018</b>	<b>71</b>

Source: U.S Census Bureau, Residential Construction Branch

The Census Bureau collects statistics concerning the number of buildings for which permits were issued each year by County. It is based upon reports submitted by local building permit officials in response to a mail survey. According to the table above it appears that before the Recession there was a plethora of building permits issued in Cumberland County, but as of 2007 the number of permits started to decline, there was a -74.33% drop in the number of building permits issues from 2006 to 2011. Since 2011 there has been very little growth in the number of permits, and from 2013 to 2018 there was an additional -66.98% decline in the number of permits. In 2018 the fewest number of building permits issued of any year since 2003, and in total since the peak of 2006, the number of building permits have decreased by -91.01%. It's clear that while other parts of New Jersey and around the country may have recovered since the Great Recession, the building trades in Cumberland County have not.

## Financing

### Owner Costs

In 2010, the median monthly expense for Millville's households with a mortgage was \$1,617. The 2014-2018 American Community Survey estimates that the median monthly expense increased minimally since 2010 to \$1,642. From 2010 to 2018 median monthly owner costs for those with a mortgage have increased 1.55 % in Millville while median household income during the same time period increased 16.5%. 36.72 percent of all owner-occupied houses in 2018 do not have mortgages. The number of houses with mortgages have increased by 4.48%, while the number of owner-occupied homes has increased by 3.43% from 2010 to 2018. The number of owner-occupied houses without a mortgage has increased by 20.8% from 2010 to 2018. The median monthly owner costs for those without a mortgage has increased by 11.47 % and \$74/month from 2010 to 2018. The median housing costs percentage increase has been higher for those without mortgages than those with mortgages from 2010 to 2018.

**Table Mortgage Status and Selected Monthly Owner Costs in Millville**

Monthly Owner Cost	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Housing Units	%	Number of Housing Units	%
<b>Houses with a mortgage</b>	4,125	66.59%	4,310	63.28%
<b>Less than \$300</b>	0	0.0%	0	0%
<b>\$300 to \$499</b>	48	1.2%	0	0%
<b>\$500 to \$699</b>	89	2.2%	18	0.4%
<b>\$700 to \$999</b>	362	8.8%	428	9.9%
<b>\$1,000 to \$1,499</b>	1,307	31.7%	1,250	29%

<b>\$1,500 to \$1,999</b>	1,290	31.3%	1,296	30.1%
<b>\$2,000 and more</b>	1,029	24.9%	1,318	30.6%
<b>Median</b>	\$1,617	---	\$1,642	---
<b>Houses without a mortgage</b>	2,070	33.41%	2,501	36.72%
<b>Median</b>	\$645	----	\$719	---

Source: 2006-2010, 2014-2018 American Community Survey

In 2010 and 2018, monthly housing costs exceeding 30 percent of monthly income declined from 44.3% of all owner-occupied housing with mortgages in 2010 to 33.6% of all owner-occupied households with mortgages in 2018. This decrease in percentage of owners spending more than 30% on housing costs may indicate that steps have been made to make homeownership more affordable in Millville. Or perhaps increases in income may have taken percentages down to lower than they were in 2010. Those homeowners without mortgages paying more than thirty percent of income on housing costs has decreased slightly from 24.4% in 2010, and 23.6% in 2018. This would be in line with the fact that incomes have increased more rapidly than housing costs. Therefore combined, in 2018 29.57% of all homeowners were cost-burdened in the fact that they were paying more than 30 percent of their income on housing. This figure is down considerably for 2010 when 37.58% of all owner-occupied households were cost burdened paying more than 30 percent of income on housing costs.

**Table\ Selected Monthly Owner Costs as a Percentage of Household Income in Millville**

	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
<b>Units with a mortgage (excluding those whose costs cannot be calculated)</b>	4,125	---	4,249	---
<b>Less than 20 percent</b>	1,175	28.5%	1,598	37.6%
<b>20 to 29.9 percent</b>	1,123	27.2%	1,225	28.8%
<b>30 to 34.9 percent</b>	491	11.9%	340	8%
<b>35 percent and more</b>	1,336	32.4%	1,086	25.6%
<b>Not computed</b>	0	-	61	-

<b>Units without a mortgage (excluding those whose monthly costs cannot be calculated)</b>	2,059	---	2,488	---
<b>Less than 20 percent</b>	1,282	62.3%	1,504	60.5%
<b>20 to 29.9 percent</b>	276	13.4%	396	15.9%
<b>30 to 34.9 percent</b>	127	6.2%	82	3.3%
<b>35 percent and more</b>	374	18.2%	506	20.3%
<b>Not computed</b>	11	-	13	-

Source: 2006-2010, 2014-2018 American Community Survey

### Foreclosures

According to RealtyTrac, as of February 2020, Millville has 310 properties in some stage of foreclosure (default, auction or bank owned). Millville has a foreclosure rate of 1 in every 666 housing units. Cumberland County has a foreclosure rate of 1 in every 803 properties. And the State of New Jersey had a foreclosure rate of 1 in every 1,453 housing units. Therefore, indicating that Millville has a higher foreclosure rate than both the County and state.

### Renter Costs

The median monthly rent in Millville for 2010 was \$764 and by 2018 it increased to \$947 according to the 2014-2018 American Community Survey. This indicates a 23.95% increase in the median rent from 2010-2018. During this time (2010-2018) the number of occupied rental units has increased minimally at 5.1%. The number of units charging \$1,000/month and more has increased dramatically, by 87.04% from 2010 to 2018. And went from 25.8% of rents in 2010 to 45.9% of rents in 2018.

The following table illustrates rental rates within Millville from 2010 to 2018.

**Table 29 Gross Monthly Rent in Millville**

	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Housing Units	%	Number of Housing Units	%
<b>Occupied units paying rent</b>	3,824	100%	4,020	100%
<b>Less than \$200</b>	309	8.1%	161	4%
<b>\$200 to \$299</b>	340	8.9%	330	8.2%
<b>\$300 to \$499</b>	415	10.9%	378	9.4%
<b>\$500 to \$749</b>	759	19.8%	416	10.3%
<b>\$750 to \$999</b>	1,013	26.5%	887	22.1%
<b>\$1,000 to \$1,499</b>	860	22.5%	1,034	25.7%
<b>\$1,500 or more</b>	128	3.3%	814	20.2%
<b>No cash rent</b>	145	-	128	-
<b>Median</b>	\$764	-	\$947	-

Source: 2006-2010 ACS and 2014-2018 American Community Survey

In 2010, 62.1% of renter households were spending more than 30% of their monthly income on rent. By 2018, the percentage of renters spending more than 30% increased minimally to 63.3% of all renters in Millville. The total number of those renters paying more than 30 percent of income for rent has increased by 4.26% from 2010 to 2018. In Cumberland County in 2018, 63 percent of all renters were paying more than 30 percent of income on housing and 52.2 percent were cost-burdened in New Jersey. These numbers are troubling and only reinforce the great need for more affordable housing options in Millville.

**Table - Gross Rent as a Percentage of Household Income in Millville**

	2006-2010 American Community Survey		2014-2018 American Community Survey	
	Number of Units	Percentage	Number of Units	Percentage
Less than 20 percent	856	22.5%	679	17.4%
20 to 29.9 percent	584	15.3%	752	19.3%
30 to 34.9 percent	458	12%	392	10.1%
35 percent and more	1,909	50.1%	2,076	53.2%
Not computed	162	-	249	-

Source: 2006-2010 American Community Survey, 2014-2018 American Community Survey

The 2020 Fair Market Rents for the Vineland-Bridgeton, NJ MSA are shown in the table below.

**2020 Fair Market Rents (FMRs) by Unit Bedrooms in the Vineland- Bridgeton, NJ MSA**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
<b>FY 2020 Fair Market Rent</b>	<b>\$853</b>	<b>\$960</b>	<b>\$1,259</b>	<b>\$1,670</b>	<b>\$1,985</b>

Source: U.S. Department of Housing & Urban Development

### Cost Burden

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) the following statistics were found based on Low/Mod Income (LMI) housing types:

**Table– Income distribution by % of HUD Area Median Family Income**

Income Distribution Overview	Owner	%	Renter	%	Total
Household Income <= 30% HAMFI	365	20.86%	1,385	79.14%	1,750

Household Income >30% to <=50% HAMFI	530	40.15%	790	59.85%	1,320
Household Income >50% to <=80% HAMFI	930	52.39%	845	47.51%	1,775
Household Income >80% to <=100% HAMFI	735	68.37%	340	31.63%	1,075
Household Income >100% HAMFI	4,155	85.58%	700	14.42%	4,855
Total	6,715	62.35%	4,055	37.65%	10,770

Source: 2012-2016 CHAS

As HUD Area Median Family Income's increase so do the homeownership rates. Of those families making less than 30% of the HUD Area Median Family Income, just 20.86 % are homeowners, well below Millville's Homeownership rate of 62.35%, according to the 2012-2016 Comprehensive Housing Affordability Strategy. The homeownership rate of those households making less than Median Family Income was 43.24%

### Tables - Cost Overburden

Housing Cost Burden Overview <sup>3</sup>	Owner	Renter	Total
Cost Burden <=30%	4,575	1,670	6,245
Cost Burden >30% to <=50%	1,205	1,120	2,325
Cost Burden >50%	880	1,195	2,075
Cost Burden not available	45	70	115
Total	6,715	4,055	10,770
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	1,320	1,000	1,745
Household Income >30% to <=50% HAMFI	1,040	650	1,320
Household Income >50% to <=80% HAMFI	1,170	205	1,775
Household Income >80% to <=100% HAMFI	340	105	1,075

Household Income >100% HAMFI	530	110	4,850
Total	4,400	2,070	10,770
<b>Income by Cost Burden (Renters only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	1,005	715	1,385
Household Income >30% to <=50% HAMFI	625	400	790
Household Income >50% to <=80% HAMFI	610	80	845
Household Income >80% to <=100% HAMFI	35	0	340
Household Income >100% HAMFI	40	0	700
Total	2,315	1,195	4,055
<b>Income by Cost Burden (Owners only)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>
Household Income <= 30% HAMFI	315	285	365
Household Income >30% to <=50% HAMFI	420	255	530
Household Income >50% to <=80% HAMFI	560	125	930
Household Income >80% to <=100% HAMFI	305	105	735
Household Income >100% HAMFI	485	110	4,155
Total	2,085	880	6,715

Source: 2012-2016 CHAS

4,400 households in Millville are cost-burdened, meaning they pay more than 30 percent of their income on housing costs. This accounts for 40.85% of all households according to the 2012-2016 Comprehensive Housing Affordability Strategy. The rate of cost burden for owners are 31.05% of owner households, while renters have a far greater chance of being cost-burdened as 57.09% of renter households are cost burdened. Though owners outnumber renters by over 2,600 households, the number of renter households cost burdened outnumber cost-burdened

owner households by 230 households.

The majority of households (3,530 households or 72.9%) in Millville making less than 80% of the HUD Area Median Family Income are cost burdened. Of those cost-burdened, 52.55% (1,855 households) are severely cost-burdened, meaning they spend 50% or more of their income on housing. Of all cost-burdened households in Millville, 47.05% of those cost-burdened households are severely cost-burdened, 51.62% of cost-burdened renters and 42.2% of cost-burdened owners.

75.64% of households making less than 30% of the Area Median Family Income, are cost burdened and 75.75% of those households are severely cost-burdened. 72.6% of renters making less than 30% of the Area Median Family Income, are cost burdened and 71.14% of those households are severely cost-burdened. 86.3% of owners making less than 30% of the Area Median Family Income, are cost burdened and 90.48% of those households are severely cost-burdened. Those Households making between 30%-50% of HAMFI, have the highest rates of cost burden, slightly higher than those making 0-30% HAMFI. 78.78% of all households in the 30-50% HAMFI are cost burdened (79.2% owners, 79.1% renters). Though their rates of severe cost burden are lower as just 62.5% of cost burdened households are severely cost burdened (60.7% owners, 64% renters). As incomes increase from 50% HAMFI the amount of cost-burdened families decrease, as does the percentage of severely cost-burdened households per income class.

As stated already, higher percentages of renter-households in Millville are cost burdened compared to owners. A majority (67.8% and 3,530 households) of all renter households making less than 100% of the Area Median Family Income are cost-burdened. Of those cost-burdened households 52.5% are severely cost-burdened. Just 5.7% of renters making over 100% HAMFI have cost burden, none of those households have severe cost burden. Still 62.5% or 1600 owner households making under the Median Family Income are Cost burdened, and while constituting 85.58% of all households making above 100% HAMFI, owner households comprise of 92.38% of those cost burdened households making above 100% HAMFI.

### Housing Problems

A household is considered to have a housing problem if it has one of the following: cost over burdened by more than 30% of their income; experiencing overcrowding; or having incomplete kitchen or plumbing facilities. A severe housing problem is considered to have one of the following: cost over burdened by more than 50% of their income; experiencing overcrowding; or having incomplete kitchen or plumbing facilities.

**Table Housing Problems in Millville**

Housing Problems Overview 1	Owner	Renter	Total

Household has at least 1 of 4 Housing Problems	2,125	2,450	4,575	
Household has none of 4 Housing Problems	4,550	1,535	6,085	
Cost burden not available, no other problems	45	70	115	
Total	6,715	4,055	10,770	
<b>Severe Housing Problems Overview 2</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household has at least 1 of 4 Severe Housing Problems	930	1,390	2,320	
Household has none of 4 Severe Housing Problems	5,740	2,595	8,335	
Cost burden not available, no other problems	45	70	115	
Total	6,715	4,055	10,770	
<b>Income by Housing Problems (Owners and Renters)</b>	<b>Household has at least 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available, no other housing problems</b>	<b>Total</b>
Household Income <= 30% HAMFI	1,325	310	115	1,750
Household Income >30% to <=50% HAMFI	1,040	280	0	1,320
Household Income >50% to <=80% HAMFI	1,195	580	0	1,775
Household Income >80% to <=100% HAMFI	455	620	0	1,075
Household Income	560	4,285	0	4,855

>100% HAMFI				
Total	4,575	6,085	115	10,770
<b>Income by Housing Problems (Renters only)</b>	<b>Household has at least 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available, no other housing problems</b>	<b>Total</b>
Household Income <= 30% HAMFI	1,005	310	70	1,385
Household Income >30% to <=50% HAMFI	620	170	0	790
Household Income >50% to <=80% HAMFI	635	210	0	845
Household Income >80% to <=100% HAMFI	150	190	0	340
Household Income >100% HAMFI	40	655	0	700
Total	2,450	1,535	70	4,055
<b>Income by Housing Problems (Owners only)</b>	<b>Household has at least 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems</b>	<b>Cost Burden not available, no other housing problems</b>	<b>Total</b>
Household Income <= 30% HAMFI	320	0	45	365
Household Income >30% to <=50% HAMFI	420	110	0	530
Household Income >50% to <=80% HAMFI	560	370	0	930
Household Income >80% to <=100% HAMFI	305	430	0	735
Household Income >100% HAMFI	520	3,630	0	4,155
Total	2,125	4,550	45	6,715

Source: 2012-2016 CHAS

As shown in the tables above, 42.48% of all households in Millville have at least 1 of 4 housing problems, and 21.54% of households have at least 1 of 4 severe housing problems. The percentage of renter households with 1 of 4 housing problems (60.42%) is nearly double that of owner households with 1 of 4 housing problems (31.64%). While renter households are just 37.65% of all households, they represent 53.55% of the households with 1 of 4 housing problems in Millville. And similarly, renters are more likely to have 1 of 4 severe housing problems as 34.28% of renters have 1 of 4 severe housing problems while 13.85% of owners have 1 of 4 severe housing problems in Millville.

75.71% of those households making 0-30% of HUD Area Median Family Income, have housing problems, (87.67% owner, 72.56% renters). An even higher percentage of households making 30%-50% HAMFI have housing problems with 78.78%, of all households (79.25% owner and 78.48% renters.) Though as can be seen the percentage of owners with problems decreases while the percentage of renters increase. There are larger amounts of renters in the lower income brackets, as a result much more weight is put on renter statistics, leading to an overall increase in housing problems. For all income brackets above 50% HAMFI there are more owners in Millville than renters. One of the reasons for this may be that many housing programs are concentrated on assisting the lowest income populations, possibly leading to households making 30%-50% HAMFI with the highest amounts of housing problems. As incomes increase all percentages of housing problems decrease but it should be noted that renters continue to look to have more housing problems than owners as 43.77% of renters making more than 50% of HAMFI have 1 of 4 housing problems, while 23.8% of owners making more than 50% HAMFI have housing problems. Though like cost-burden, homeowners comprise of much more of the households with housing problems for those that make more than 100% HAMFI (92.86% of households with 1 of 4 housing problems).

### Disabled Households

The following tables include the 2014-2018 American Community Survey estimates that show the number of disabled individuals in Millville. The total non-institutionalized population of Millville was shown as 27,794 and the disabled population is 4,290 or 15.4%. These numbers represent a -12.07% decrease in the number of disabled individuals in Millville since 2012 when the amount of disabled was 4,879 or 17.2% of the population, according to the 2008-2012 American Community Survey. People above 65 year of age have more probability of being disabled, 38.63% of all Millville residents over the age of 65 have a disability, by far the highest for any age group. While accounting for just 15.4% of the population, those 65 and over account for 38.56% of those with disabilities. Ambulatory disabilities account for 26.08% of the all identified disabilities, the plurality of disabilities. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

**Table Disabled Persons in Millville**

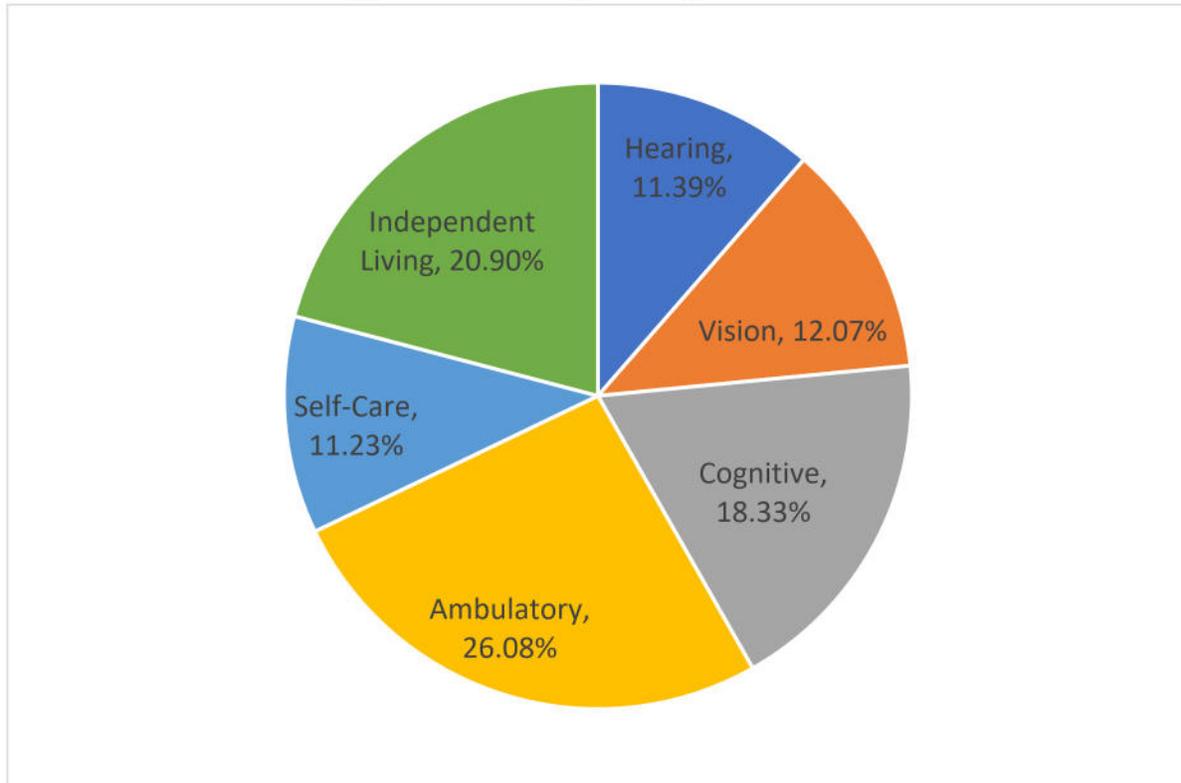
	Total Estimate	With a disability Estimate	Percent with a disability Estimate
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Total civilian noninstitutionalized population	27,794	4,290	15.4%
<b>SEX</b>			
Male	13,962	1,955	14.0%
Female	13,832	2,335	16.9%
<b>RACE &amp; HISPANIC OR LATINO ORIGIN</b>			
White alone	20,738	3,331	16.1%
Black or African American alone	5,126	690	13.5%
American Indian and Alaska Native alone	63	30	47.6%
Asian alone	576	52	9.0%
Native Hawaiian and Other Pacific Islander alone	0	0	-
Some other race alone	427	42	9.8%
Two or more races	864	145	16.8%
White alone, not Hispanic or Latino	16,933	2,820	16.7%
Hispanic or Latino (of any race)	4,729	708	15.0%
<b>AGE</b>			
Under 5 years	1,290	62	4.8%
5 to 17 years	5,512	539	9.8%
18 to 34 years	5,579	383	6.9%
35 to 64 years	11,131	1,652	14.8%
65 to 74 years	2,231	655	29.4%
75 years and over	2,051	999	48.7%
<b>DISABILITY TYPE BY DETAILED AGE</b>			
<b>With a hearing difficulty</b>		<b>931</b>	<b>3.3%</b>
Population under 18 years	6,802	89	1.3%
Population under 5 years	1,290	0	0.0%
Population 5 to 17 years	5,512	89	1.6%
Population 18 to 64 years	16,710	370	2.2%
Population 18 to 34 years	5,579	90	1.6%
Population 35 to 64 years	11,131	280	2.5%
Population 65 years and over	4,282	472	11.0%
Population 65 to 74 years	2,231	175	7.8%
Population 75 years and over	2,051	297	14.5%
<b>With a vision difficulty</b>		<b>986</b>	<b>3.5%</b>
Population under 18 years	6,802	122	1.8%
Population under 5 years	1,290	62	4.8%
Population 5 to 17 years	5,512	60	1.1%
Population 18 to 64 years	16,710	528	3.2%
Population 18 to 34 years	5,579	91	1.6%
Population 35 to 64 years	11,131	437	3.9%
Population 65 years and over	4,282	336	7.8%
Population 65 to 74 years	2,231	127	5.7%
Population 75 years and over	2,051	209	10.2%
<b>With a cognitive difficulty</b>		<b>1,498</b>	<b>5.7%</b>
Population under 18 years	5,512	313	5.7%
Population 18 to 64 years	16,710	840	5.0%
Population 18 to 34 years	5,579	246	4.4%
Population 35 to 64 years	11,131	594	5.3%
Population 65 years and over	4,282	345	8.1%
Population 65 to 74 years	2,231	91	4.1%

Population 75 years and over	2,051	254	12.4%
<b>With an ambulatory difficulty</b>		<b>2,131</b>	<b>8.0%</b>
Population under 18 years	5,512	57	1.0%
Population 18 to 64 years	16,710	873	5.2%
Population 18 to 34 years	5,579	83	1.5%
Population 35 to 64 years	11,131	790	7.1%
Population 65 years and over	4,282	1,201	28.0%
Population 65 to 74 years	2,231	475	21.3%
Population 75 years and over	2,051	726	35.4%
<b>With a self-care difficulty</b>		<b>918</b>	<b>3.5%</b>
Population under 18 years	5,512	41	0.7%
Population 18 to 64 years	16,710	393	2.4%
Population 18 to 34 years	5,579	45	0.8%
Population 35 to 64 years	11,131	348	3.1%
Population 65 years and over	4,282	484	11.3%
Population 65 to 74 years	2,231	100	4.5%
Population 75 years and over	2,051	384	18.7%
<b>With an independent living difficulty</b>		<b>1,708</b>	<b>8.1%</b>
Population 18 to 64 years	16,710	883	5.3%
Population 18 to 34 years	5,579	209	3.7%
Population 35 to 64 years	11,131	674	6.1%
Population 65 years and over	4,282	825	19.3%
Population 65 to 74 years	2,231	239	10.7%
Population 75 years and over	2,051	586	28.6%

Source: 2014-2018 American Community Survey

**Table - Type of Disability for Population in Millville**



Source: 2014-2018 American Community Survey

The total non-institutionalized population of Cumberland County (excluding Millville) according to the 2014-2018 American Community Survey was shown as 114,062 and the disabled population is 15,588, or 13.7% of the population. This indicates a -12.32% percent decrease in the number of disabled individuals since 2012, when there were 17,779 disabled individuals in the County. When compared to Millville which has a disabled population of 15.4%, it is shown that the County excluding Millville has similar but lower rate of disabled citizens. People above 65 year of age have more probability of being disabled, 35.72% of all Cumberland County residents (excluding Millville) over the age of 65 have a disability, by far the highest for any age group. While accounting for just 14.82% of the population, those 65 and over account for 38.73% of those with disabilities. Similar to Millville Ambulatory disabilities account for a plurality of disabilities.

**Table Disabled Persons in Cumberland County Excluding Millville**

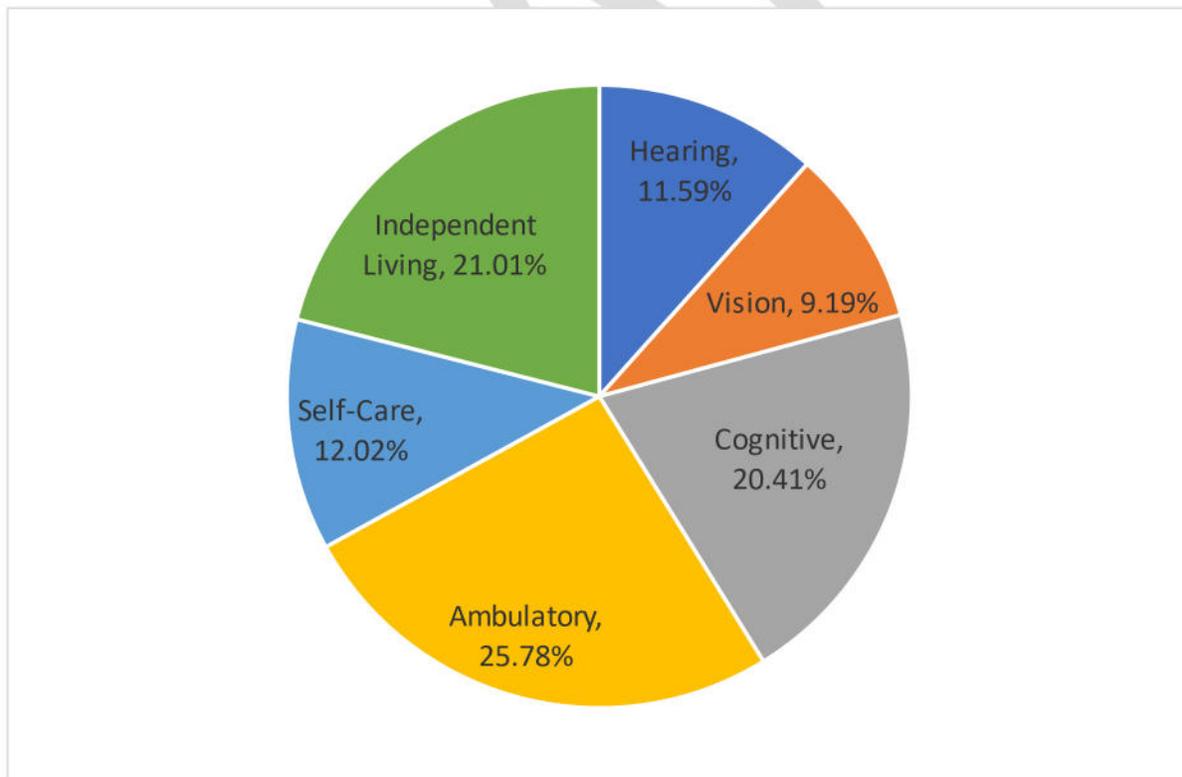
	Total Estimate	With a disability Estimate	Percent with a disability Estimate
Total civilian noninstitutionalized population	114,062	15,588	13.7%
<b>SEX</b>			
Male	54,246	6,805	12.5%
Female	59,816	8,783	14.7%
<b>RACE &amp; HISPANIC OR LATINO ORIGIN</b>			
White alone	78,567	10,881	13.8%

Black or African American alone	18,830	2,813	14.9%
American Indian and Alaska Native alone	977	227	23.2%
Asian alone	1,504	154	10.2%
Native Hawaiian and Other Pacific Islander alone	14	0	0.0%
Some other race alone	8,792	857	9.7%
Two or more races	5,378	656	12.2%
White alone, not Hispanic or Latino	51,795	8,355	16.1%
Hispanic or Latino (of any race)	39,240	3,962	10.1%
<b>AGE</b>			
Under 5 years	8,655	59	0.7%
5 to 17 years	20,924	1,161	5.5%
18 to 34 years	25,502	1,823	7.1%
35 to 64 years	42,076	6,507	15.5%
65 to 74 years	10,234	2,964	29.0%
75 years and over	6,671	3,074	46.1%
<b>DISABILITY TYPE BY DETAILED AGE</b>			
<b>With a hearing difficulty</b>		<b>3,682</b>	<b>3.2%</b>
Population under 18 years	29,579	312	1.1%
Population under 5 years	8,655	59	0.7%
Population 5 to 17 years	20,924	253	1.2%
Population 18 to 64 years	67,578	1,433	2.1%
Population 18 to 34 years	25,502	341	1.3%
Population 35 to 64 years	42,076	1,092	2.6%
Population 65 years and over	16,905	1,937	11.5%
Population 65 to 74 years	10,234	767	7.5%
Population 75 years and over	6,671	1,170	17.5%
<b>With a vision difficulty</b>		<b>2,918</b>	<b>2.6%</b>
Population under 18 years	29,579	320	1.1%
Population under 5 years	8,655	0	0.0%
Population 5 to 17 years	20,924	320	1.5%
Population 18 to 64 years	67,578	1,641	2.4%
Population 18 to 34 years	25,502	423	1.7%
Population 35 to 64 years	42,076	1,218	2.9%
Population 65 years and over	16,905	957	5.7%
Population 65 to 74 years	10,234	470	4.6%
Population 75 years and over	6,671	487	7.3%
<b>With a cognitive difficulty</b>		<b>6,480</b>	<b>5.7%</b>
Population under 18 years	20,924	793	3.8%
Population 18 to 64 years	67,578	4,024	6.0%
Population 18 to 34 years	25,502	1,126	4.4%
Population 35 to 64 years	42,076	2,898	6.9%
Population 65 years and over	16,905	1,663	9.8%
Population 65 to 74 years	10,234	795	7.8%
Population 75 years and over	6,671	868	13.0%
<b>With an ambulatory difficulty</b>		<b>8,187</b>	<b>7.2%</b>
Population under 18 years	20,924	143	0.7%
Population 18 to 64 years	67,578	3,830	5.7%
Population 18 to 34 years	25,502	159	0.6%
Population 35 to 64 years	42,076	3,671	8.7%
Population 65 years and over	16,905	4,214	24.9%

Population 65 to 74 years	10,234	2,228	21.8%
Population 75 years and over	6,671	1,986	29.8%
<b>With a self-care difficulty</b>		<b>3,816</b>	<b>3.3%</b>
Population under 18 years	20,924	298	1.4%
Population 18 to 64 years	67,578	1,789	2.6%
Population 18 to 34 years	25,502	183	0.7%
Population 35 to 64 years	42,076	1,606	3.8%
Population 65 years and over	16,905	1,729	10.2%
Population 65 to 74 years	10,234	750	7.3%
Population 75 years and over	6,671	979	14.7%
<b>With an independent living difficulty</b>		<b>6,673</b>	<b>5.9%</b>
Population 18 to 64 years	67,578	3,637	5.4%
Population 18 to 34 years	25,502	820	3.2%
Population 35 to 64 years	42,076	2,817	6.7%
Population 65 years and over	16,905	3,036	18.0%
Population 65 to 74 years	10,234	1,230	12.0%
Population 75 years and over	6,671	1,806	27.1%

Source: 2014-2018 American Community Survey

**Table - Type of Disability for Population in Cumberland County (excluding Millville)**



Source: 2014-2018 American Community Survey

## **Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

This section of the Analysis of Impediments to Fair Housing provides a review of the existence of fair housing complaints or compliance reviews where a charge of a finding of discrimination has been made. Additionally, this section of the Analysis of Impediments to Fair Housing will review the existence of any fair housing discrimination suits filed by the Department of Justice or private plaintiffs in addition to the identification of other fair housing concerns or problems.

## **FAIR HOUSING LAWS**

### **The Federal Fair Housing Act**

The federal Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

#### **What does the Fair Housing Act prohibit?**

**In the Sale and Rental of Housing** - No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

**In Mortgage Lending** - No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

**Other Prohibitions** - It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

**Additional Protections for the Disabled** If someone has a physical or mental disability

(including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary, for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.)
- Refuse to make reasonable accommodations in rules, policies, practices, or services if necessary, for the disabled person to use the housing.
- A "reasonable accommodation" is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to fully enjoy their apartment or house. Common accommodations include providing a mobility impaired person with an accessible parking space, allowing a tenant who is blind to have a service animal, and allowing tenants with mental disabilities to designate a friend to mail their rent payment.

**Requirements for New Buildings** -In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
  - An accessible route into and through the unit
  - Accessible light switches, electrical outlets, thermostats, and other environmental controls
- Reinforced bathroom walls to allow later installation of grab bars and Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units. These requirements for new buildings do not replace any more stringent standards in State or local law.

**Housing Opportunities for Families** - Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with:

- A parent
  - A person who has legal custody of the child or children or the designee of the parent or legal custodian, with the parent or custodian's written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.
  - Housing for older persons is exempt from the prohibition against familial status discrimination if:
    - The HUD Secretary has determined that it is specifically designed for
    - and occupied by elderly persons under a federal, State, or local
    - government program or
    - It is occupied solely by persons who are 62 or older or
    - It houses at least one person who is 55 or older in at least 80% of the
    - occupied units, and adheres to a policy that demonstrates the intent to
    - house persons who are 55 or older.
- A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

## **The New Jersey Law Against Discrimination**

The New Jersey Law Against Discrimination (LAD) was first adopted in 1945 and, as such, was the nation's first civil rights statute. The LAD has been amended numerous times, and, in its current form, it protects against discrimination based on race, creed, color, national origin, nationality, ancestry, age, sex (including pregnancy), familial status, marital status, domestic partnership status, affectional or sexual orientation, atypical hereditary cellular or blood trait, genetic information, liability for military service, and mental or physical disability, perceived disability, and AIDS and HIV status.

The LAD prohibits unlawful discrimination in the areas of employment, housing, places of public accommodation, credit, and business contracts. So, not all of the above prohibited bases for discrimination are protected in all areas of activity. Specific to fair housing, the LAD prohibits discrimination based on the following:

- Race, Creed, Color, National Origin,
- Sex, Gender Identity or Expression,
- Marital Status or Civil Union Status,
- Affectional or Sexual Orientation,
- Familial Status,
- Actual or Perceived Physical or Mental Disability,
- Ancestry, Nationality,
- Domestic Partner Status, And
- Source of Lawful Income or Source of Lawful Rent or Mortgage Payment.

This last phrase establishes a protection above and beyond the protected classes covered by federal fair housing laws. As an example, it means that a landlord cannot deny the lawful recipient of a Section 8 housing choice voucher to rent an apartment. Such vouchers are considered lawful rent payment.

## **The NJ Division on Civil Rights**

The Division on Civil Rights (DCR) is part of the New Jersey Office of the Attorney General's Department of Law and Public Safety and is the agency responsible for investigating discrimination complaints and eradicating illegal discrimination in New Jersey. Complaints must be filed with the Division on Civil Rights within 180 days after the alleged act of discrimination.

The complaint process works as follows: once a complaint is accepted, the Division will conduct an investigation. Following the completion of the investigation, the Director will determine whether or not probable cause exists to believe that unlawful discrimination has occurred. If a finding of probable cause is issued, the case will be transmitted to the Office of Administrative Law where a full hearing will take place before an Administrative Law Judge. The case may be litigated by a state Deputy Attorney General on behalf of the Division, or the complainant may choose to litigate the case personally or through private counsel. If a finding of no probable cause is issued, the case is closed without further proceedings by the Division. If the Director has not made a probable cause determination within 180 days of the filing of the complaint, the complainant may request to litigate the case at the Office of Administrative Law either personally or through private counsel (but not by a Deputy Attorney General).

If, after investigation and an administrative hearing of a complaint, the Director determines that unlawful discrimination occurred, the Director can order the respondent to take affirmative action to remedy the discrimination. The Director is authorized to order relief such as reinstatement, hiring, or upgrading of the employee, and may also award back pay and

damages for pain and humiliation. Further, after the hearing, the Director may also award attorneys' fees to prevailing complainants and may assess a statutory penalty against the responding party. Alternatively, an aggrieved party may file a complaint in New Jersey Superior Court within two years of the alleged violation.

A person may initiate an action in Superior Court without first filing a complaint with the Division. However, filing a complaint in Superior Court bars the filing of a simultaneous complaint with the Division because a person may not process a complaint of discrimination simultaneously before the Division and in Superior Court. A person who files an action in Superior Court is entitled to a jury trial. A successful litigant may be awarded reinstatement, hiring or upgrading, and back pay, as well as damages for pain and humiliation. In more egregious cases, an award of punitive (punishment) damages may be made. An award of attorney's fees is also available to prevailing parties in Superior Court.

### **Penalties for Violations of the LAD**

Penalties for violation of New Jersey Law Against Discrimination are as follows: up to \$10,000 for the first violation, up to \$25,000 for the second violation within 5 years, and up to \$50,000 for two or more violations within seven-year period.

## **FAIR HOUSING LAWSUITS AND COMPLAINTS**

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

Fair housing complaints can be filed directly with the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity. HUD is responsible for investigation and adjudication. Cases that HUD investigates are usually resolved by administrative hearing. Complainants also have the option of filing suit in Federal District Court. On March 18 2019 Triad Associates mailed a letter to the HUD-Office of Fair Housing and Equal Opportunity in Newark. Inquiring about housing complaints filed in Vineland and Millville. HUD responded by email, supplying data from January 1, 2008 through December 31, 2018. Since 2008, there has been one complaint filed with HUD originating in Vineland and none in Millville. The one housing complaint in Vineland was filed in July 2018 on the basis of Disability for the Failure to make a reasonable accommodation. The case was closed in January of 2019, HUD did not provide the reason for the closing.

### **New Jersey Division on Civil Rights**

The New Jersey Division on Civil Rights is responsible for the enforcement of the New Jersey Law Against Discrimination (LAD). Complaints must be filed with the Division within 180 days after the alleged act of discrimination. Once a complaint is accepted, the Division will conduct an investigation.

Following the completion of the investigation, the Director of the Division will determine whether or not probable cause exists to indicate an occurrence of discrimination has occurred. If a finding of probable cause is issued, the case is transmitted to the Office of Administrative Law where a full hearing will take place before an Administrative Law Judge.

On March 19, 2019, Triad Associates mailed a letter to the New Jersey Division of Civil Rights inquiring about housing complaints filed in Vineland and Millville. The request was for a list of all fair housing complaints and, including the alleged basis of discrimination and how each case was resolved or concluded. From 2010 to April 2019, there were four complaints filed against regarding housing discrimination in Vineland, and there four housing complaints filed regarding housing discrimination in Millville. In Vineland three out of the four complaints were apartment

complexes, and the only other complaint was against a Real Estate Brokerage. In Millville, three of the complaints were against apartment complexes, two were against the same complex which prior to 2010 had two additional complaints filed against. The other complaint was against a person and not a business entity, it can be speculated that it may be a landlord. The New Jersey Division of Civil Rights did not disclose when and for what reason the complaints were closed or dismissed

The basis of the complaints filed in Vineland and Millville are shown in **Table** below since some of the complaints had several bases each basis is one complaint for the purpose of this tabulation. Though in total 4 complaints were filed from 2010 to April 2019 in Millville one of the complaints had three bases. Race was the basis most commonly seen in Millville and Familial Status and Mental Disability made up the most bases in Vineland. When both Cities are combined Race, Disability and Familial Status account for the most bases in Millville and Vineland with 23.1% each, though if both types of Disability are counted together then Disability would have the most bases of housing complaints in Vineland and Millville accounting for 38.46% of bases of housing complaints.

**Table Basis for Housing Complaints (includes multiple basis for single complaint)**

	Vineland		Millville		Combined	
	Count	% of Complaints	Count	% of Complaints	Count	%
Race			3	50%	3	23.1%
Disability			1	16.66%	3	23.1%
Familial Status	2	33.33%	1	16.66	3	23.1%
National Origin	1	16.66%			1	7.7%
Source of Income	1	16.66%	1	16.66%	1	7.7%
Disability(Mental)	2	33.33%			2	15.4%

Source: NJ Division on Civil Rights

The following table illustrates the dates complaints were filed with the New Jersey Division on Civil Rights. This goes off number of complaints therefore the number of basis for complaint is not counted. Multiple housing complaints were not filed in Vineland or Millville in any year from 2010 to 2019. And the only year where there were housing complaints in both Cities was in 2011.

**Table Date Filed of Complaints Vineland and Millville**

Date Filed	Vineland		Millville		Combined	
	Count	% of Complaints	Count	% of Complaints	Count	% of Complaints
2010	1	25%			1	12.5%
2011	1	25%	1	25%	2	25%
2012			1	25%	1	12.5%
2013						

2014						
2015	1	25%			1	12.5%
2016	1	25%			1	12.5%
2017			1	25%	1	12.5%
2018			1	25%	1	12.5%
2019						

Source: NJ Division on Civil Rights

### **Existence of Fair Housing Discrimination Suit**

Both Vineland and Millville believe there are no fair housing discrimination suits that have been filed and/or are pending in Vineland or Millville.

### **Determination of Unlawful Segregation**

Both cities believe there are no determinations of unlawful segregation that have been filed and/or are pending in Vineland or Millville.

### **Training of Testers – N.J. Housing Investigations Unit**

There are no locally based organizations in Vineland or Millville undertaking formal testing to identify practices taking place in violation of the Fair Housing Act. At the state level, the New Jersey Office of the Attorney General Department of Law and Public Safety Division on Civil Rights is charged with enforcement of federal fair housing laws and the state Law Against Discrimination. Within the Division on Civil Rights, there is a Housing Investigations Unit (HIU) which, according to the 2007 New Jersey Fair Housing Report, is responsible for combating and enforcing housing discrimination in New Jersey.

The HIU is headed by a statewide manager and regionally assigned housing investigators. Along with investigating complaints, the unit conducts undercover housing testing to detect systematic discriminatory practices. Staff of the unit also collaborate with housing advocacy groups to better manage the referral network for individuals who have experienced housing discrimination.

Investigators of the HIU are trained at the National Fair Housing Training Academy in Washington, D.C., sponsored by the HUD Office of Fair Housing and Equal Opportunity. The HUD-FHEO training program consists of a five-week core curriculum, following which investigators are awarded Federal certification as enforcement practitioners in civil rights fair housing.

The HIU oversees compliance with the Multiple Dwelling Reporting Rule which requires property owners with 25 or more rental units to annually report on the racial and ethnic composition of tenants and applicants. The MDR takes the form of a database that HIU uses to detect potential patterns of housing discrimination. It includes information on the degree of access property owners provide to persons with disabilities and Section 8 rental subsidies.

### **Fair Housing & Equal Opportunity (FHEO-HUD)**

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act.

The following table titled "HUD-FHEO Complaints" summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2008 and December 31, 2018 in Vineland.

**Table HUD-FHEO Complaints**

HUD Case Number and Name	Violation City	Violation Zip Code	Violation State and County	HUD Filing Date	Closure Date	Closure Reason	Bases	Issues
02-18-0634-8	Vineland	08360	New Jersey - Cumberland	07/26/18	Caused 2019-01-04		Disability	Failure to make reasonable accommodation

Source: U.S. Department of HUD-FHEO

### National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis from 2014 to 2017. The 2017 information is the most up to date data that has been released.

**Table - Housing Complaints Nationwide**

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total						
Disability	4,621	54.4%	4,605	55.8%	4,908	58.5%	4,865	<b>59.4%</b>
Race	2,383	28.1%	2,291	27.8%	2,154	25.7%	2,132	<b>26%</b>
Familial Status	1,051	12.4%	1,031	12.5%	882	10.5%	871	<b>10.6%</b>
Retaliation	867	10.2%	832	10.1%	785	9.4%	834	<b>10.2%</b>
National Origin	1,067	12.6%	898	10.9%	917	10.9%	826	<b>10.1%</b>
Sex	879	10.4%	915	11.1%	800	9.5%	800	<b>9.8%</b>
Religion	223	2.6%	225	2.7%	204	2.4%	232	<b>2.8%</b>
Color	146	1.7%	151	1.8%	143	1.7%	192	<b>2.3%</b>
Number of Complaints filed	8,489	-	8,246	-	8,385	-	8,186	-

Source: Office of Fair Housing and Equal Opportunity Annual Report to Congress FY 14-15, 16, and 17

Much like housing complaints in Vineland and Millville, disability and race are consistently the

most common causes for complaint throughout the nation. Note that the percentages for each year do not equal 100% and the number of complaints each year does not equal the total complaints across all basis. This is because there are often multiple basis for the filing of a fair housing complaint.

## Evaluation of Public and Private Sector Policies

### Public Sector CDBG Program

**[Insert Zoning, Land Use and Development Potential]**

### Federal Requirements

U.S. Department of Housing and Urban Development (HUD) encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

### Taxes

Taxes impact housing affordability. While not an impediment to fair housing choice, real estate

taxes can impact the choice that households make with regard to where to live. Property taxes are generally made up of county, municipal, and school district taxes. Tax increases that may occur are burdensome to low income homeowners and increases are usually passed on to renters through rent increases. If property taxes are used as a main source of school district funding, there may be a desire to limit housing for families with children to avoid the cost of paying for their schooling.

[Insert additional data here]

## Transportation

### Vineland

Vineland is traversed by State Highways Route 47, Route 55 and Route 56. Route 47, also referred to as Delsea Drive, connects the Delaware River near Route 130 in Brooklawn, NJ to the Atlantic Ocean in Wildwood, NJ. It runs north-south in the most western portions of the City.

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Route 56, also known as Landis Avenue, runs from an intersection with Route 77 and County Route 622 in Upper Deerfield Township, Cumberland County, NJ to an intersection with Route 47 in Vineland. The route serves as a connector between Bridgeton and Vineland.

In addition to their unique highway access, each City is also served by bus transit as provided by New Jersey Transit. In Vineland, two (2) major routes run from the City. The first bus route, known as New Jersey Transit Bus Route 408, runs from neighboring Millville, NJ to the City of Philadelphia. The second, known as New Jersey Bus Route 553, runs from Upper Deerfield Township, NJ to Atlantic City. Casa PRAC, the Cumberland Area Transit Service, the Cumberland County Board of Social Services and the Cumberland County Office of Employment and Training also provide various forms of paratransit to the County's and City's children, elderly, disabled and other populations.

### Millville

As a small urban community in a one of the State's most rural areas, transportation, particularly mass transit is lacking. Prior to 1989, there was no four-lane highway serving the City of Millville. In addition, the rail freight network was undergoing significant rehabilitation by the Winchester & Western Railroad from the disastrous days of Conrail neglect and abandonment. In short, while the City's geography placed it in close proximity to Philadelphia, Wilmington and other regional markets, there was no easy way to get there.

Today the City enjoys the benefits of Route 55, completed in the fall of 1989. The City is currently transected by State Routes 55, 47, and 49 which are major arteries in the area. US Highway 40, the major east-west highway in the region passes north of the City.

The Route 553 NJ Transit bus to Atlantic City is the only public transit that provides regular commuter service. The other NJT bus routes are too infrequent to provide adequate commuter service. There is no rail or other public transit options open to City residents. With the increasing fuel costs, it is imperative that transit investments are made now to ensure that the

City will be connected to the region and not left isolated, as it was for so many years by inadequate highway infrastructure. A priority investment involves the extension of PATCO or some other light rail line south to Glassboro, Vineland and on to Millville. Enhancing NJT bus service along the Route 55 corridor to include express bus service to major employment destinations to the north would also be useful.

### **Section 3**

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

Vineland and Millville each require that if all of its contracts that exceed \$100,000, the Contractor must submit a Section 3 Affirmative Action Plan and Certification, along with a Section 3 Utilization Report. Bayonne includes the Section 3 Requirements in all of its CDBG construction activity public notices. In addition, the municipality has a Federal Construction Contract Provisions Booklet for its CDBG Program that it provides to contractors for construction improvement contracts.

During the research and study phase for the Analysis of Impediments, no impediments or complaints were mentioned or filed based on the Federal Section 3 Requirements.

### **Public Sector**

Impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. Policies, practices, or procedures that appear neutral on their face but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such impediments.

An important element of the analysis includes an examination of public policy in terms of its impact on housing choice. From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for affordable housing for lower income households has shifted much of the challenge of affordable housing production to state, county, and local government decision makers.

From a regulatory standpoint, local government measures to control land use (such as zoning regulations) define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspection procedures.

A community's sensitivity to housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships, and the extent to which these individuals relate within an organized framework of agencies, groups,

and individuals involved in housing matters. The expansion of housing choice requires a team effort and public leadership, and commitment is a prerequisite to strategic action.

## **Land Use Boards**

### **Planning Board**

### **Zoning Board of Adjustment**

## **Building Codes (Accessibility)**

### **Private Housing Stock**

As the standard for meeting accessibility requirements for new construction, the Vineland and Millville Codes Offices apply the New Jersey State Uniform Construction Code, Subchapter 7, Barrier Free, which references ANSI A117.1 American National Standard for Buildings and Facilities – Providing Accessibility and Usability for Physically Handicapped People.

Building regulations are essential to protecting the health and safety of citizens and the general welfare of the community. While building codes have positive contributions, they also contribute to increased construction costs. The state's uniform building code comes under the authority of the NJ Department of Community Affairs and was adopted by New Jersey in 1977. The code is administered by local officials who are licensed and regulated by NJDCA. Building codes are designed to insure a reasonable building life. However, the uniform code tends to be conservative and slow to accept and include innovative techniques.

### **Public Housing Stock**

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. In addition, a public housing authority's administrative office, application offices, and other non-residential facilities must be accessible to persons with disabilities. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

### **Vineland Housing Element and Fair Share Plan**

[add data here]

## **Private Sector**

### **Real Estate Practices**

There are two local membership organizations for real estate brokers operating in Vineland and Millville to which Realtors within the County belong. Both the Cumberland County Board of Realtors (Board) and the New Jersey Association of Realtors (Association) are open for membership to any persons regardless of race, color, national origin, sex, religion, handicap or familial status.

Members of the Board and the Association are bound by the Code of Ethics of the National Association of Realtors. The Code of Ethics obligates members to maintain professional standards including affirmatively furthering fair housing. The Association enforces its Code of

Ethics through a Disciplinary Commission consisting of members of the Association. The Association has an Affirmative Fair Housing Marketing Plan.

The Association makes available to their members a listing contract and agreement of sale which contains the statement from the State Attorney General about obligations and rights in the area of fair housing under State and federal laws. The members are not required to use the listing contract and agreement of sale, but under State law, any listing contract and agreement of sale must include the statement.

The Association has an Equal Opportunity/Fair Housing Committee. The Committee conducts seminars for the Association educating its members on the Fair Housing Act. Seminars have involved advertising and financing and the Committee has invited speakers from HUD and industry representatives to make presentations.

Additionally, the National Association has created a diversity certification, "At Home with Diversity: One America", to be granted to licensed real estate professionals who are members in good standing and who complete the NAR "At Home with Diversity" course. The certification signals to customers that the real estate professional has been trained on working with today's diverse owners and renters.

### **Newspaper Advertising**

Under federal law, no advertising with respect to the sale or rental of a dwelling may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status or national origin. The law, as found in the Fair Housing Amendments Act of 1988, describes the use of words, photographs, symbols or other approaches that are considered discriminatory.

The local paper, Jersey Journal, was reviewed. No ads contained questionable language. Several major real estate firms placed the HUD fair housing logo in their banner ads.

### **Mortgage Lending Practices**

Under the terms of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2017 HMDA data consists of information for 12.1 million home loan applications reported by 5,852 home lenders, including banks, savings associations, credit unions, and mortgage companies. HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.

Because credit history is a major reason for denial of home mortgage applications in the County of Cumberland it is expected that there may be opportunities for the banks to focus on the problem and work with applicants to address the on-going concern of problems with credit

history. The following are actions that lenders need to consider to assist with reduction of the denial of home mortgage applications based on credit history:

- The lenders should share with the applicant the specific information on the credit report on which the denial was based.
- The lenders should give the applicant the opportunity to investigate questionable credit information prior to denial of a home mortgage application by the bank.
- The lenders should allow the applicants to offer alternative credit references in lieu of the standard traditional references.
- The lenders should take the unique credit practices of the various cultures into account when considering applications.
- The lenders should refer applicants for credit counseling or other readily available services in the community.

According to 2017 HMDA data for the Vineland-Bridgeton region, 1,893 loans were originated for the purposes of purchasing, refinancing and improving housing units. Of the total, nearly 76% of all loans were originated to White applicants. There were 948 mortgage denials, 63% of which were denials to White applicants.

## **Public and Private Sector**

### **Accessibility of Rental Housing**

**Vineland Housing Authority  
(Waiting for Data)**

**Millville Housing Authority  
(Waiting for Data)**

#### **Local Accessible Housing Assistance**

New Jersey has 18 County Offices on Disability Services that work to advance independent living for people with disabilities by providing a wide range of services. Coordination of disability services in Vineland and Millville is overseen by the Cumberland County Office of Disability Services.

### **Fair Housing Information and Enforcement**

One of the most effective strategies for combating housing discrimination is to focus on education and outreach. Tri-County Community Action in Bridgeton provides the only fair housing education and outreach in Cumberland County. They offer the following services in both English and Spanish: Fair Housing Pre-Purchase Education Workshops, Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Predatory Lending Education Workshops, Rental Housing Counseling, and Services for Homeless Counseling.

### **Office of Landlord Tenant Affairs**

Neither Vineland nor Millville has an Office of Landlord Tenant Affairs. The Fair Housing Coordinator (usually a staff member out of the Community Development Office) would refer fair housing complaints and inquiries, if received, to the Division on Civil Rights office located in

Trenton. The lack of immediate access to local assistance in fair housing issues is a concern.

## **DRAFT CONCLUSIONS: IMPEDIMENTS FOUND AND ACTION TO ADDRESS IMPEDIMENTS**

Significant work has been done to address the fair housing impediments identified in the last AI, however many of the same impediments to fair housing still exist. The following draft impediments are the same impediments identified during the last AI update, as the impediments that have been identified are systemic impediments that are complex, long-term challenges to address.

### **Impediment I – Lack of Education Regarding Fair Housing Laws (Vineland/Millville)**

As in many municipalities, there is an increased need for education, outreach, and referral regarding the Fair Housing Act and the New Jersey Law Against Discrimination (LAD). The LAD prohibits discrimination when selling or renting property. The law covers owners, agents, employees and brokers and makes it unlawful to refuse to rent, show or sell property based on a person's race, creed, color, national origin, nationality, ancestry, marital status, domestic partnership status, familial status, affectional or sexual orientation, sex, or mental and physical disability, including AIDS and HIV-related illness.

### **Impediment II – Complaint Process (Vineland/Millville)**

Some confusion exists concerning whom to turn to when a violation of fair housing law is alleged to occur, as well as how to access the State's fair housing complaint system. In addition, the process to file a fair housing complaint is viewed as complicated. There is a general fear of retaliation that may prevent complainants from filing a fair housing complaint.

### **Impediment III – Transportation Availability and Access to Jobs (Vineland/Millville)**

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